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OPTIMIZATION OF ZAKAT INSTITUTIONAL OVERSIGHT THROUGH THE PRINCIPLE OF MASLAHAH MURSALAH: A COMPARATIVE STUDY BETWEEN INDONESIA AND MALAYSIA

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ABSTRACT This article will discuss how to optimize zakat supervision through the approach of *maslahah mursalah*, with a comparative study between Indonesia and Malaysia. The main differences in zakat regulations between the two countries lie in their management systems, legal frameworks, and the level of autonomy in supervision. In Indonesia, zakat management is centrally regulated through the National Zakat Agency (BAZNAS), which is responsible for coordinating the collection, management, and distribution of zakat throughout the country. BAZNAS operates at the national, provincial, and district/city levels, supported by licensed Zakat Management Organizations (LAZ) that assist in zakat administration. The legal basis used is Law Number 23 of 2011 concerning Zakat Management, which provides detailed regulations on the roles of BAZNAS and LAZ to ensure that zakat management is integrated and aligned with Sharia principles. Conversely, in Malaysia, zakat management is decentralized and falls under the authority of each state. Every state has its own State Islamic Religious Council (*Majlis Agama Islam Negeri* / MAIN), which holds full responsibility for the management, supervision, and distribution of zakat independently, in accordance with regulations established by their respective state governments. Malaysia refers to the Federal Constitution as the foundation for the autonomy of MAIN in administering zakat, allowing each state to regulate zakat management according to local needs and contexts. These differences in approach between the two countries provide insight into the varying implementation of the *maslahah mursalah* principle in zakat supervision, as well as how Indonesia and Malaysia adapt zakat governance to their respective legal and social structures.

KEYWORDS ***Maslahah Mursalah, Zakat, Indonesia, Malaysia, Supervision, Islamic Law, Governance***

INTRODUCTION

Zakat plays a key role in Islam as a means of promoting equitable welfare and providing support for those in need.(Andira Tsaniya Al-Labiyah et al. 2023) Amid global challenges such as economic inequality, proper and optimal zakat management can serve as a concrete solution to issues of poverty and social disparity.(Irmayanti and Cintana 2022) This study enables a critical examination of how strengthened oversight systems may broaden the positive socio-economic impact of zakat on the welfare of the Muslim ummah. (Efendi and Ardhiastuti 2020) As one of the foundational pillars of Islam, zakat serves as a vital instrument for advancing societal welfare through the structured redistribution of wealth to qualified beneficiaries, particularly those experiencing economic vulnerability. Its function extends beyond ritual obligation, positioning zakat as a socio-economic mechanism aimed at reducing poverty, strengthening social solidarity, and fostering equitable resource distribution within the Muslim community. (Fachrurazi and Ismanto 2023) As a socio-economic mechanism, zakat operates to mitigate social inequality while promoting the empowerment of economically marginalized groups through structured redistribution and community support initiatives. (Ramadhona, Salsabila, and Nurhaliza 2023) The attainment of these objectives necessitates robust management and oversight frameworks for zakat institutions, implemented coherently at both the national and sub-national levels to ensure accountability, transparency, and alignment with Sharia principles. (Artis 2018) In the contexts of Indonesia and Malaysia, the administration and oversight of zakat are entrusted to officially designated bodies operating under the authority of state governance and religious institutions, thereby ensuring regulatory legitimacy and adherence to Islamic legal principles. (Rakhmat and Beik 2022) In Indonesia, the National Zakat Agency (BAZNAS) functions as the principal authority responsible for supervising zakat governance at the national level. In contrast, Malaysia employs a more decentralized administrative structure, whereby zakat management is regulated and coordinated by the State Islamic Religious Councils (MAIN) in each federal state, reflecting differentiated jurisdictional autonomy and localized policy implementation. (Sudarwati and Sayekti 2011) Although the two countries demonstrate differing structural approaches to zakat governance, they are united in their overarching aim of improving the efficiency and impact of zakat distribution in order to advance communal welfare and promote the public good (maslahah). (Luntajo and Hasan 2023) Indonesia and Malaysia implement distinct models of zakat governance. In the Indonesian context, a centralized administrative framework is applied, in which zakat management is coordinated through a nationally mandated zakat authority, (Adi, Ina, and Ridwan 2022) In contrast, Malaysia adopts a decentralized model, whereby the administration and supervision of zakat are carried out independently at the state level, reflecting regional jurisdiction and institutional autonomy. (Supriyatno 2010) These differences are compelling to analyse in order to understand the strengths and weaknesses of each approach, while simultaneously evaluating the application of the principle of Maslahah Mursalah within the differing administrative contexts of zakat management in the two countries. (Harun 2022)

As managers of public funds, zakat institutions are required to uphold high standards of transparency and accountability.(Ngakil and Kaukab 2020) This topic is compelling as it explores how zakat supervision in two countries with large Muslim populations can optimise transparency and accountability in zakat management, which is essential for maintaining and strengthening public trust in zakat institutions. Maslahah Mursalah is a principle within Islamic law that prioritises the promotion of public welfare.(Isnaini 2020) Examining the application of this principle in modern zakat supervision is compelling because it demonstrates how classical Islamic principles can be adapted within the governance of contemporary socio-economic institutions (Jahar 2012). This opens a new perspective on how Islamic values can be applied with relevance in the present era (NOORWAHIDAH 2014).

The principle of Maslahah Mursalah is a highly important foundation in the supervision of zakat institutions, as this concept is rooted in fundamental values of public welfare (Patih 2022). By encouraging policy-making that aims for collective good, this principle directs zakat institutions not only to comply with existing administrative regulations, but also to truly prioritize the benefits for zakat recipients, or *mustahiq* (Permana and Baehaqi 2018), as well as to maintain their accountability to the wider community. In the context of managing public funds such as zakat (Saputra and Fitriwati 2023), the application of this principle is particularly crucial, considering that zakat is a financial instrument with significant potential to help alleviate poverty and enhance social welfare (Suhendro 2022). However, in practice, both Indonesia and Malaysia face various challenges in ensuring transparent, accountable, and efficient zakat management. In Indonesia (Sudarwati and Sayekti 2011), one of the main challenges is the need to standardize zakat supervision across a vast and diverse range of regions (Musana 2023), where each area has different social and economic conditions (Zahratun 2019). This diversity not only includes differences in income levels and access to services, but also encompasses cultural variations and differing public understandings of zakat itself. (Makmur, Dewi Rosanti, and Khaerunnisa Tri Darmaningrum 2024) In this regard, zakat institutions must be able to design policies that align with local characteristics without neglecting the universal principles established by Sharia law (Wiranatakusuma 2022). Meanwhile, in Malaysia, the autonomy granted to each state in managing zakat creates its own challenges in achieving uniform standards and accountability (Bakar et al. 2021). Although this autonomy allows each state to respond to local community needs more quickly and appropriately, differences in policies and procedures between states may lead to confusion and uncertainty among *muzakki* and *mustahik* (Isamail, Rosele, and Ramli 2015). This is important to note, as inconsistent zakat management may reduce the effectiveness of programs designed to assist those in need (Juliansyah 2023). In this context, the application of the principle of *Maslahah Mursalah* must be carried out through a holistic and inclusive approach (Misran 2020). Zakat institutions in both countries need to collaborate to share experiences and best practices,(Kusumasari and Iswanaji 2021) as well as develop a supervision system that is not only based on regulation, but also on evaluating the social impact of the zakat programs being implemented (Rahma 2016). Through strong collaboration and a commitment to transparency, zakat institutions can ensure that they truly function as agents of change capable of optimizing the benefits of zakat for the wider community, while at the same time increasing public trust in zakat management ("BAZNAS Kedepankan Transparansi Dalam Pengelolaan Dana Zakat - BAZNAS," n.d.). Thus, success in applying the principle of *Maslahah Mursalah* will not only provide direct benefits to the *mustahik*, but will also contribute to social strengthening and community development as a whole.

The differences in zakat regulations between Indonesia and Malaysia lie in the approach to management systems, legal frameworks, and the level of autonomy in supervision. In Indonesia, zakat management is centrally regulated through the National Zakat Agency (BAZNAS), which is responsible for coordinating the collection, management, and distribution of zakat across the country. BAZNAS operates at the national, provincial, and district/city levels, supported by licensed Zakat Management Institutions (LAZ). Zakat management in Indonesia follows Law Number 23 of 2011 concerning Zakat Management, which explains in detail the roles of BAZNAS and LAZ in administering zakat in an integrated manner. Meanwhile, in Malaysia, zakat management is decentralized and falls under the authority of each state. The State Islamic Religious Councils (MAIN) in each state hold full responsibility for independently managing, supervising, and distributing zakat, in accordance with regulations set by the respective state governments. Malaysia refers to the Federal Constitution, which grants religious authority to each state, including zakat administration. As a result, each state has its own laws and policies governing zakat governance, with regulations that may differ between regions. Overall, Indonesia's centralized system allows for more uniform standards in zakat management, while Malaysia's decentralized approach provides flexibility for each state to adjust zakat rules and policies according to their respective local conditions (Muamar, Prayuda, and Kafah 2022).

The results of this study are expected to provide useful recommendations for zakat policies in Indonesia and Malaysia. Through this comparison and analysis, it is hoped that policy guidelines can be produced for more effective, efficient, and accountable zakat management. In this way, zakat can be managed optimally and truly reach the communities in need.

With this background, the purpose of this research is to examine how the principle of *Maslahah Mursalah* can be implemented in the supervision of zakat institutions in Indonesia and Malaysia, as well as to analyze the regulatory differences applied in both countries. Through this analysis, it is expected that optimal strategies can be identified to improve zakat supervision in order to achieve Sharia objectives in zakat management that is transparent and well-targeted. (Hidayatie 2018)

The study of the differences in the application of *Maslahah Mursalah* in zakat supervision in Indonesia and Malaysia not only enriches the understanding of zakat management, but also provides useful insights for shaping zakat policies in other Muslim countries. It is hoped that this research can serve as a reference for developing zakat governance that aligns with Islamic principles and modern socio-economic needs.

This study aims to analyze how the application of the *Maslahah Mursalah* principle in the supervision of zakat institutions can address these various challenges. Through a comparison between Indonesia and Malaysia, this research is expected to generate insights into a supervisory model that is not only efficient but also truly beneficial for the Muslim community.

METHODS

The research method for the study entitled 'Optimizing the Supervision of Zakat Institutions through *Maslahah Mursalah*: A Comparative

Study of Indonesia and Malaysia' employs a normative juridical approach (Iman 2016). This approach focuses on analysing the legal norms and regulatory frameworks governing zakat management in both countries, as well as the application of the principle of *Maslahah Mursalah* within this context (Sari 2021). First, the study will begin with the collection and examination of relevant legal documents (Ardiansyah, Risnita, and Jailani 2023), including statutory and regulatory instruments applicable in Indonesia and Malaysia (Fadli 2021). In the Indonesian context, this includes Law Number 23 of 2011 on Zakat Management, which regulates the functions, duties, and responsibilities of the National Zakat Agency (BAZNAS) along with other authorised zakat management institutions. (Fajar ND and Achmad 2007)

This study will also examine the regulations governing the procedures for the collection and distribution of zakat (Ardiansyah, Risnita, and Jailani 2023), as well as the supervisory mechanisms that are implemented. Meanwhile, in the Malaysian context, the research will analyse the legal enactments enforced within each state, such as the *Administration of Islamic Law Enactments* and the *Zakat and Fitrah Enactments*. The focus is to understand how the State Islamic Religious Councils (MAIN) function in the administration of zakat, and how these legal provisions reflect Sharia principles in the supervision and distribution of zakat. Furthermore, the analysis will also include a review of institutional policies issued by zakat authorities in both countries. This encompasses internal guidelines and regulatory instruments established by these institutions to ensure transparency, accountability, and effectiveness in zakat management. The study will compare the policies adopted by BAZNAS in Indonesia and MAIN in Malaysia to identify similarities and differences in the supervisory structures applied. After collecting data from the relevant legal documents and institutional policies, the research will conduct a comparative analysis to evaluate how the principle of *Maslahah Mursalah* is implemented within the existing legal frameworks.(Jufrizal and Azwar 2024)

his analysis will assist in identifying how both countries may improve their zakat supervisory systems based on best practices identified within their respective regulatory frameworks (Miles 2014). Ultimately, the findings of this normative juridical analysis are expected to offer relevant policy recommendations for both countries in optimizing the supervision of zakat institutions. By examining the legal foundations and existing administrative practices, this research has the potential to enhance the effectiveness of zakat management while simultaneously strengthening transparency and accountability within zakat institutions in achieving the socio-economic objectives of the Muslim community.(Dr. Rohidin 2018)

RESULT

1. Optimizing the Supervision of Zakat Institutions through *Maslahah Mursalah* in Indonesia

The supervision of zakat institutions in Indonesia holds a strategic role in ensuring that the collection and distribution of zakat funds are carried out transparently, accountably, and in a targeted manner (Lilianita and Muhlisin 2019). Efforts to strengthen these supervisory mechanisms can be optimized through the application of the principle of *maslahah mursalah*, which provides a normative foundation for positioning public welfare as the primary orientation in zakat governance (Qorib et al. 2016). The relevance of this principle becomes increasingly significant when associated with the fundamental objectives of zakat management, namely empowering mustahik, reducing poverty levels, and improving the socio-economic welfare of the Muslim community (Sonia Silastia et al. 2023). Thus, the integration of *maslahah mursalah* within the framework of zakat institution supervision not only reinforces its *shar'i* legitimacy but also encourages the development of a zakat management system that is adaptive, responsive, and oriented toward broader social benefits.(Harahap 2021)

In its implementation, the optimization of zakat institution supervision through *Maslahah Mursalah* requires several essential steps. First, zakat institutions must have a clear and consistent regulatory framework (Suhendro 2022). Law Number 23 of 2011 concerning Zakat Management provides a strong legal foundation for zakat administration in Indonesia. However, to achieve optimal supervision, more specific derivative regulations are needed regarding the procedures for the collection, management, and distribution of zakat. These regulations must include clear standard operating procedures, including auditing and accountability mechanisms, which will ensure that zakat funds are utilized in accordance with the objectives that have been established (Syahbana and Anita 2023).

Second, strengthening the institutional capacity of zakat organizations is also highly important. Zakat institutions need to develop competent human resources in zakat management. Training and education for *amil* on sharia principles and sound financial governance will assist them in performing their duties more effectively. In addition, zakat institutions must adopt information technology that can support transparency and accountability, such as digital zakat management systems that enable real-time reporting and monitoring (Jamaluddin and Salma 2021).

Furthermore, community participation must also be encouraged in the supervision of zakat institutions. The community, both as *muzakki* and *mustahik*, should be involved in the supervisory process by providing feedback regarding the services of zakat institutions. In this way, zakat organizations can be more responsive to the needs of society and improve the quality of services provided. Communication forums between zakat institutions and the community may be established to facilitate dialogue and collaboration, thereby strengthening public trust in zakat institutions.(Al-Mubarak, Iman, and Hariadi 2021)

In addition, zakat institutions must be proactive in preparing transparent reports regarding the utilization of zakat funds. The preparation of annual reports that include detailed information on the collection, management, and distribution of zakat will provide the public with a clear overview of how zakat resources are administered. These reports should be widely published, both through print media and online platforms, so that they may be accessed by the broader community. This not only enhances transparency, but also encourages greater public participation in zakat contribution (Fitrotus Sa'diyah and Bhaswarendra Guntur 2020).

Finally, zakat institutions need to establish collaborative networks with various stakeholders, including the government, non-governmental organizations, and international institutions. Such cooperation is essential for sharing information, experiences, and resources in zakat administration. Through these partnerships, zakat institutions in Indonesia can learn from best practices implemented in other countries, while simultaneously strengthening their institutional capacity and capability in achieving more effective zakat management objectives.(Hidayat 2017)

In order to realize the optimization of zakat institutional oversight through Maslahah Mursalah, clear and integrated regulations are required. These regulations should include:

1. Zakat Management Regulation: The establishment of rules that comprehensively regulate the procedures for the collection, management, and distribution of zakat. These regulations must include operational standards that are mandatory for all zakat institutions.
2. Audit and Accountability Mechanisms: The establishment of periodic and independent audit mechanisms to evaluate the management and utilization of zakat funds. Zakat institutions are required to report audit results to the public.
3. Training and Education: Policies to provide training and educational programs for *amil zakat* in order to enhance their knowledge and skills in zakat administration in accordance with Sharia principles.
4. Information Transparency: The obligation for zakat institutions to prepare and publish annual reports that include detailed information on the collection and utilization of zakat funds.
5. Community Participation: The establishment of mechanisms to involve the community in overseeing zakat institutions, including through communication forums and feedback systems.
6. Multi-Stakeholder Collaboration: Policies aimed at developing cooperation with the government, non-governmental organizations, and international institutions in efforts to improve zakat management. (Hasibuan 2023)

With the implementation of the principle of Maslahah Mursalah and the strengthening of appropriate regulatory frameworks, the oversight of zakat institutions in Indonesia is expected to operate more effectively, thereby providing greater benefits for society and enhancing public trust in zakat institutions. The following are several laws and regulations that are relevant to the governance of zakat in Indonesia:

1. Law No. 23 of 2011 on Zakat

This law serves as the main legal foundation governing the management of zakat in Indonesia. It regulates matters related to:

a) The structure and functions of the National Zakat Board (BAZNAS) as the authorized institution responsible for managing zakat at the national level.
b) Regulations concerning Zakat Management Organizations (LAZ) that are licensed to collect and distribute zakat.
c) The principles of transparency and accountability in zakat management, including the obligation to report zakat collection and distribution to the public.
d) The responsibilities of the government in providing support and facilitation for zakat management. (Surayya, Salat, and Hariati 2022)

2. Government Regulation No. 14/2014 regarding the Implementation of Zakat Management

This regulation constitutes an implementing instrument of Law No. 23/2011, offering more detailed guidance on the operational aspects of zakat administration:

a. Procedures for the collection, management, and distribution of zakat.
b. Provisions regarding the audit and accountability of zakat institutions.
c. Regulations concerning reporting and supervision conducted by BAZNAS and LAZ.(Jamaluddin and Salma 2021)

3. Regulation of the Minister of Religious Affairs Number 52 of 2014 concerning Guidelines for Zakat Management

This regulation establishes operational guidelines for zakat institutions in managing zakat, including:

a. Service standards for *muzakki* and *mustahik*.
b. Mechanisms for the proper and Sharia-compliant distribution of zakat.
c. Procedures for internal evaluation and audit within zakat institutions. (Surayya, Salat, and Hariati 2022)

4. Regional Regulation on Zakat Management

Each province or district/city in Indonesia may have a regional regulation governing the management of zakat within its jurisdiction. These regional regulations typically include:

a. Provisions concerning the establishment and functions of zakat institutions at the local level.
b. Local policies on the collection and distribution of zakat, adjusted to the needs and conditions of the local community.
c. Regulations regarding sanctions for zakat institutions that fail to comply with the applicable provisions. (Achir and Muhtar 2023)

5. Law Number 30 of 2004 concerning the Position of Notaries (Related to the Establishment of LAZ)

This law regulates the establishment and legal ratification of Zakat Management Organizations (LAZ), which function to collect and distribute zakat at the local level. In this context, notaries play a role in the ratification process of LAZ establishments and ensure compliance with the applicable regulations..

6. Sharia Regulations

In addition to formal laws, zakat management must also be based on Islamic Sharia provisions. This includes principles that regulate:

a. The obligation of zakat for Muslim individuals.
b. The *asnaf* (categories of beneficiaries) entitled to receive zakat.
c. The methods and procedures for calculating and paying zakat. (Bariyah 2018)

With a clear and comprehensive legal framework in place, it is expected that zakat management in Indonesia can be conducted effectively, transparently, and accountably, while providing maximum benefits to society. Zakat management in Indonesia is regulated by several laws and regulations that serve as the legal foundation to ensure that zakat funds are managed efficiently and in accordance with Sharia principles. One of the most important laws in this regard is the Law on Zakat Management, which establishes the National Zakat Board (BAZNAS) as the institution with primary responsibility for managing zakat at the national level. BAZNAS plays a crucial role in organizing and supervising other zakat management organizations operating throughout Indonesia. In addition, there are government regulations that provide further details on the implementation of zakat management. These regulations cover the procedures for collecting, managing, and distributing zakat, designed to ensure that zakat funds are used in a transparent and accountable manner. A key aspect of these regulations is the obligation for zakat institutions to undergo regular audits. The audit process aims to assess and ensure that the funds received and distributed are used appropriately, thereby fostering public trust. Moreover, there are also regulations issued by the Ministry of Religious Affairs that provide specific guidelines for zakat institutions. These guidelines regulate the service standards that must be provided to both muzakki (zakat payers) and mustahik (zakat recipients). (Basuki and Triputro 2022)

Thus, zakat institutions are expected to provide high-quality services that are responsive to the needs of society. In addition, these regulations encourage zakat institutions to conduct internal evaluations and audits, ensuring that they are accountable in managing the zakat funds entrusted to them. Zakat management is also regulated by regional regulations, which may vary across provinces or districts/cities. These regulations often include the establishment of local zakat institutions and policies tailored to the specific needs and conditions of the local community. With appropriate regulations in place, zakat management can be carried out more effectively and in accordance with the local context. The role of notaries is also significant in the establishment of Zakat Management Organizations (LAZ). In this regard, the law concerning the notary position provides a legal foundation for notaries to participate in ratifying the establishment of zakat institutions. This ensures that each operating institution has clear and reliable legitimacy. Finally, zakat management must be based on Islamic Sharia principles. This includes an understanding of the obligation of zakat for every Muslim, the categories of zakat recipients (asnaf), and the procedures for calculating and paying zakat. With clear Sharia provisions, zakat management not only fulfills legal requirements but also meets moral and social obligations to assist those in need. Overall, the existing legal framework provides clear guidance for zakat management in Indonesia, aiming to ensure that zakat funds are managed properly, transparently, and accountably. Consequently, it is expected that zakat management will deliver maximum benefits to society and strengthen public trust in zakat institutions. (Hasibuan 2023)

3. Optimization of Zakat Institution Oversight through Maslahah Mursalah in Malaysia

In Malaysia, zakat management plays a crucial role in community economic empowerment and poverty alleviation. With an established legal framework and system, zakat institutions strive to ensure that the collection and distribution of zakat are conducted efficiently and effectively. However, to achieve more optimal outcomes, the implementation of the *Maslahah Mursalah* principle can serve as a strong philosophical foundation for the supervision of zakat institutions.

The principle of *Maslahah Mursalah* emphasizes the public interest and societal welfare. In the context of zakat institutional oversight in Malaysia, the application of this principle is highly relevant because the primary objective of zakat is to enhance the well-being of the community. Supervision based on *Maslahah Mursalah* can ensure that zakat funds are managed not only administratively but also strategically, in order to generate greater positive impacts for society.

One initial step in optimizing zakat institution supervision is to strengthen existing regulations. In Malaysia, zakat management is governed by laws and regulations that vary across each state, such as the Islamic Religious Council Acts (Akta Majlis Agama Islam) and the Zakat Enactments. (Hasibuan 2023)

Strengthening regulations may include the development of clear and detailed operational guidelines for the collection, management, and distribution of zakat. With well-defined guidelines, zakat institutions can more easily comply with principles of transparency and accountability.

Furthermore, zakat institutions need to develop the capacity of competent human resources. Training for *amil zakat* on Sharia principles and proper financial management will enhance their ability to manage zakat effectively. The implementation of information technology in zakat management is also crucial, as technology can improve efficiency and facilitate transparent reporting. Digital-based zakat management systems enable real-time monitoring and reporting, allowing the public to easily access information on the utilization of zakat funds. Community participation in the supervision of zakat institutions should also be strengthened. The community needs to be involved in the oversight process by providing feedback on the services provided by zakat institutions. Communication forums between zakat institutions and the public can be established to discuss community needs and expectations regarding zakat management. Through active community participation, zakat institutions can become more responsive to existing needs and improve the quality of their services. (Novisa 2023)

In an effort to enhance transparency, zakat institutions in Malaysia need to prepare detailed annual reports on the collection and utilization of zakat funds. These reports should be widely published and made accessible to the public. By doing so, the community can gain a clearer understanding of how zakat funds are managed, which in turn can strengthen public trust in zakat institutions. Moreover, collaboration between zakat institutions and the government, non-governmental organizations, and international institutions is also of paramount importance. Such partnerships provide opportunities to share experiences, resources, and best practices in zakat management. By establishing a strong network of cooperation, zakat institutions can enhance their capabilities and effectiveness in achieving broader social and economic objectives. To realize the optimization of zakat institution oversight through the principle of *Maslahah Mursalah*, it is essential to implement several regulations that can support effective and transparent zakat management. These regulations should provide clear guidance on operational procedures, accountability mechanisms, and community engagement, ensuring that zakat funds are administered in a manner that maximizes social benefit while adhering to Sharia principles. Through a comprehensive regulatory framework, zakat institutions in Malaysia can achieve more strategic, responsive, and socially beneficial management of zakat, ultimately fulfilling both moral and societal obligations to assist those in need. (Nurhasanah, Arfah, and Bahri Pane 2023)

Zakat Management Regulations: The formulation of comprehensive regulations concerning the procedures for the collection, management, and distribution of zakat, as well as operational standards that must be adhered to by zakat institutions. Audit Mechanisms: The establishment of routine and independent audit procedures to ensure that zakat funds are utilized in accordance with Sharia principles and the objectives for which they were intended. Training and Human Resource Development: The implementation of training policies for amil zakat to equip them with sufficient knowledge and skills in zakat management. Transparency in Reporting: The obligation for zakat institutions to prepare and publish comprehensive annual reports on zakat management. Community Participation: The creation of mechanisms to involve the public in the supervision and evaluation of zakat institutions. Multi-Stakeholder Collaboration: The development of partnerships with various parties to strengthen the capacity and capabilities of zakat institutions in managing zakat funds effectively. With the application of the Maslahah Mursalah principle and robust regulatory frameworks, it is expected that the oversight of zakat institutions in Malaysia can be optimized. This would enable zakat management to deliver greater benefits to society while strengthening public trust in the administration of zakat. Ultimately, these measures are anticipated to have a positive impact on efforts to enhance community welfare and reduce poverty across the country.(Piliyanti and Meilani 2020)

The following are several laws and regulations relevant to zakat management in Malaysia:

1. Islamic Religious Councils (States) Act 1956 (Act 505)

This Act provides the legal basis for the establishment and management of Islamic Religious Councils in each state of Malaysia. In the context of zakat, the Act regulates the authority of the Islamic Religious Councils in managing zakat and overseeing zakat management institutions (*amil zakat*). Furthermore, the Act allows for the establishment of zakat institutions at the state level, with the responsibility to collect and distribute zakat according to local needs. The Act also sets forth policies and regulations that must be followed by all zakat institutions operating under their supervision. (Isamail, Rosele, and Ramli 2015)

2. Zakat Act 1992 (Act 586)

This Act specifically regulates zakat management in Malaysia, covering provisions related to the collection, administration, and distribution of zakat. The Act also specifies the *asnaf* entitled to receive zakat and the criteria that must be met by *mustahik*. In addition, zakat institutions are required to report the receipt and use of zakat funds to the State Islamic Religious Council (*Majlis Agama Islam*) as a form of accountability. (Alam et al. 2023)

3. Zakat Assessment and Distribution Act 1992

This Act regulates the process of zakat assessment and distribution, including mechanisms to evaluate the eligibility of zakat recipients. The zakat distribution procedures are also governed to ensure that eligible *mustahik* receive their rightful share. Additionally, the Act emphasizes the responsibility of zakat institutions to ensure that zakat is distributed fairly and effectively targeted. (Hidayatie 2018)

4. Regulations Issued by the State Islamic Religious Council

Each state in Malaysia has regulations established by its respective *Majlis Agama Islam* to govern zakat management in more detail. These regulations cover procedures and operational mechanisms for zakat institutions, including the methods for collecting and distributing zakat. In addition, the regulations also include the establishment of audit and monitoring procedures for zakat institutions to ensure transparency and accountability in the management of zakat funds. (Saad and Foori 2020)

5. Circulars and Guidelines from the Department of Islamic Affairs

The Department of Islamic Affairs in each state also issues circulars and guidelines related to zakat management. These documents typically provide operational guidance for *amil* and zakat institutions in carrying out their duties. In addition, they include provisions regarding annual reports that must be prepared by zakat institutions to ensure accountability. The documents also set service standards that must be provided to *muzakki* and *mustahik*, ensuring that zakat management is conducted professionally and transparently. (Wahab and Rahman 2013)

6. Zakat Financial and Management Regulations

These regulations may include provisions regarding the financial management and accountability of zakat institutions. These include:

a. The obligation to prepare transparent financial reports that are accessible to the public.
b. Provisions concerning the use of zakat funds for programs that benefit the community.

With the existence of a clear legal framework and regulations, zakat management in Malaysia is expected to be carried out effectively and accountably, providing maximum benefits to the community and significantly reducing poverty.

Zakat management in Malaysia is governed by a number of laws and regulations that serve as the legal foundation for zakat institutions. One of the most important laws is the State Islamic Religious Council Act, which grants authority to the *Majlis Agama Islam* in each state to regulate zakat management. This Act stipulates that the *Majlis Agama Islam* is responsible for establishing zakat institutions as well as regulating their operations, including the collection and distribution of zakat to eligible recipients.

In addition, there are also laws that specifically regulate zakat. These laws include provisions on how zakat should be managed, from collection to distribution. The laws set criteria for zakat recipients, as well as the obligations of zakat institutions to report the receipt and use of zakat funds to the *Majlis Agama Islam*. This aims to ensure that every process in zakat management is carried out with transparency and accountability.

Zakat management is also regulated through the Zakat Assessment and Distribution Act. This process is important to ensure that zakat funds are distributed to those who are truly in need, in accordance with Sharia provisions. The Act provides guidance on how zakat institutions should assess the eligibility of zakat recipients and establish fair distribution procedures.

In addition, each state in Malaysia has regulations issued by its respective *Majlis Agama Islam*. These regulations further govern how zakat institutions operate, including procedures for zakat collection and distribution. There are also provisions regarding auditing and monitoring to ensure that zakat institutions carry out their duties properly.

The Department of Islamic Affairs in each state also plays a role in issuing circulars and guidelines related to zakat management. These documents contain operational guidance for *amil* and zakat institutions in performing their duties. (Khoirul Ma'arif 2023)

In this context, it is important for zakat institutions to provide good services to *muzakki* and *mustahik*, as well as to prepare annual reports detailing the receipt and use of zakat funds. To support transparency and accountability, there are also regulations governing the financial management of zakat institutions. This includes the obligation for zakat institutions to prepare clear financial reports that are accessible to the public. With these measures, it is expected that zakat management can be conducted effectively and efficiently, providing maximum benefits to the community, reducing poverty, and improving overall welfare. With this clear legal and regulatory framework, zakat management in Malaysia is expected to operate properly, ensuring that zakat funds are managed responsibly and generate a positive impact for those in need. This also aims to build public trust in zakat institutions as managers of funds that play an important role in enhancing social welfare (Yunus 2019).

In the operation of zakat in Malaysia, zakat institutions often face a number of challenges that can affect the effectiveness of zakat collection and distribution. One prominent issue is the lack of public awareness regarding the importance of zakat and the mechanisms for its management. Many people still do not fully understand their obligations to pay zakat, resulting in low participation in fulfilling this duty. This, of course, impacts the amount of funds collected and reduces the potential social impact that could be achieved. Transparency and accountability also remain significant challenges. Some zakat institutions may not provide adequate information regarding the receipt and distribution of zakat. This lack of clarity can create doubts among the public about how their zakat funds are being used. In addition, the absence of independent audits may affect public trust in these institutions. Furthermore, unequal zakat distribution often occurs, where certain regions or groups may receive more attention than others. This inequity in distribution can create dissatisfaction among *mustahik*, especially those who feel they do not have equal access to zakat assistance. This becomes a crucial issue, as zakat should be distributed fairly and evenly to those in need.

Another common problem is the underutilization of information technology in zakat data management. Many zakat institutions have not fully implemented digital systems to manage information about *muzakki* and *mustahik*. This can result in difficulties in monitoring and reporting, as well as slowing down the collection and distribution process (Lubis, Nazariyah, Alistraja Dison Silalahi 2022).

The quality of human resources in zakat institutions is also a concern. The lack of training and education for *amil* often affects their ability to perform their duties effectively. Untrained *amil* may not have sufficient knowledge to manage zakat efficiently, both in the collection and distribution processes. Regulatory differences between states also add complexity to zakat management. With varying policies, zakat institutions often face challenges in adapting and coordinating with other institutions, which can disrupt collaboration and the achievement of shared objectives in zakat administration.

Additionally, social and economic factors, such as poverty and unemployment levels, can influence the effectiveness of zakat management. In emergency situations, zakat institutions may struggle to provide timely and targeted assistance to those most in need. Negative public perceptions of zakat institutions, especially when hearing about cases of fund misuse, also present a significant challenge. This distrust can reduce public interest in paying zakat through formal institutions, which in turn affects overall zakat revenue.

To address these challenges, a comprehensive approach is required, including increasing public awareness of the importance of zakat, enforcing transparency and accountability, and strengthening human resource capacity within zakat institutions. With the right measures, zakat management in Malaysia is expected to become more effective and have a greater impact on communities in need (Qasim and Sastrawati 2022) (Qasim and Sastrawati 2022)

4. Comparison between Indonesia and Malaysia in Optimizing Zakat Institution Supervision through *Maslahah Mursalah*

A comparison between Indonesia and Malaysia in optimizing the supervision of zakat institutions through the principle of *Maslahah Mursalah* reveals significant differences in approaches, challenges, and practices adopted by the two countries in managing zakat. Both countries have legal foundations and cultural values that influence how they manage and supervise zakat institutions, as well as how the principle of *Maslahah Mursalah* is applied to achieve societal welfare.

In Indonesia, the supervision of zakat institutions is carried out through government regulations, involving the National Zakat Agency (*BAZNAS*) as the central body responsible for zakat management. *BAZNAS* functions to oversee and coordinate the collection and distribution of zakat across the entire country, with the aim of providing more consistent and accountable services. The principle of *Maslahah Mursalah* in this context is integrated into policy-making, where zakat institutions are expected to consider the social impact of the zakat programs they implement.

Meanwhile, in Malaysia, zakat supervision is more decentralized. Each state has a State Islamic Religious Council (*Majlis Agama Islam*) responsible for managing zakat within its respective jurisdiction (Mahrini, Syafari, and Anisah 2022).

This approach provides flexibility for each state to adjust zakat management according to local needs; however, it can also result in differences in standards and the quality of zakat services. The principle of *Maslahah Mursalah* is also applied here, focusing on achieving welfare and benefits for *mustahik*, although its implementation may vary between states.

One of the main challenges faced by Indonesia is the diversity of social and economic conditions across its regions. Given its vast geography and the varied backgrounds of its population, zakat institutions must be able to tailor their policies and programs to suit local contexts. This requires a comprehensive and standardized supervision system to ensure that all regions receive equal attention.

In Malaysia, the main challenge lies in the autonomy granted to each state. While this autonomy allows for a quicker response to community needs, differences in policies and procedures between states can create confusion among *muzakki* and *mustahik*. Additionally, it complicates efforts to establish uniform accountability standards nationwide.

In terms of best practices, Indonesia has sought to enhance transparency through the use of information technology in zakat management. The use of applications and digital systems to monitor zakat collection and distribution is expected to increase public trust in zakat institutions. Moreover, *BAZNAS* actively conducts socialization and educational campaigns to raise public awareness about the importance of zakat and its benefits for society.

In Malaysia, the *Majlis Agama Islam* has implemented innovative programs to increase public participation in paying zakat, such as online zakat collection systems and zakat education programs aimed at improving awareness of zakat obligations. Collaboration among various institutions, both governmental and non-governmental, is also a focus in optimizing zakat management.

Overall, the comparison between Indonesia and Malaysia in optimizing the supervision of zakat institutions through *Maslahah Mursalah* shows that both countries adopt different approaches but share the common goal of societal welfare. Indonesia faces challenges in adjusting policies based on regional diversity, while Malaysia strives to align decentralized management with uniform standards. By adopting best practices from each country, it is expected that zakat management in both nations can become more effective, transparent, and accountable, thereby providing greater benefits to the community. (Siswantoro and Nurhayati 2016)

CONCLUSION

The supervision of zakat institutions is a key element in ensuring that zakat management is transparent, accountable, and properly targeted. The approach of *Maslahah Mursalah* can be optimized as a foundational principle in building a better supervision system. Comparative studies between Indonesia and Malaysia show that both countries have different supervisory mechanisms, yet both strive to enhance public trust and the effectiveness of zakat distribution.

In Indonesia, supervision is carried out through a centralized institution with significant government involvement. Meanwhile, in Malaysia, zakat management falls under the authority of the *Majlis Agama Islam* in each state, with a more decentralized supervision system that still adheres to Sharia principles.

The implementation of *Maslahah Mursalah* in the supervision of zakat institutions can provide significant benefits, such as improving fairness, transparency, and efficiency in zakat management. Therefore, synergy between regulations, technology, and Sharia values is essential to achieve optimal zakat management in both countries.

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