


## Institutionalizing Zakat in Muslim Minority Countries: A Conceptual Framework for Building Trust and Enhancing Community Engagement

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### ABSTRACT

Institutionalizing zakat in Muslim minority contexts presents significant challenges and opportunities. This paper develops a conceptual framework aimed at enhancing trust and community engagement in zakat institutions operating outside the Muslim majority world. Drawing from interdisciplinary literature and evidence from diverse minority settings such as the United Kingdom, Singapore, and the Philippines, the framework integrates trust building, governance, transparency, legal legitimacy, and participatory community engagement as core pillars. The paper argues that trust in Zakat institutions is multidimensional, which is rooted in ability, integrity, and motivation, and that institutional credibility can be enhanced through strategic reforms in governance, inclusive outreach, and legal recognition. It offers a pathway for strengthening zakat systems in Muslim minority societies and highlights directions for future empirical validation.

**Keywords:** Zakat Institutionalization, Muslim Minority Communities, Trust in Religious Institutions, Community Engagement, Zakat Governance, Islamic Social Finance

### INTRODUCTION

Zakat, as one of the five pillars of Islam, occupies a central role in the socio-economic architecture of Muslim societies. Traditionally viewed as a divine obligation with spiritual implications, zakat simultaneously functions as a redistributive mechanism aimed at alleviating poverty, reducing wealth inequality, and promoting social cohesion. It embodies a unique fusion of religious piety and social justice, where wealth purification through giving is intended to uplift the marginalized and foster collective well-being. In Muslim-majority countries, zakat systems have been institutionalized either through state apparatus, such as in Malaysia and Saudi Arabia, or semi-formal regulatory frameworks that enjoy public recognition and administrative infrastructure. These systems benefit from legal support, institutional continuity, and public trust, enabling them to mobilize resources at scale and contribute meaningfully to national development goals.

However, the situation is markedly different in Muslim minority countries, where institutional zakat practices remain fragmented, underregulated, and in some cases, entirely informal. Muslims in secular societies such as the United Kingdom, New Zealand, Australia, Singapore, and parts of Europe often rely on community-based organizations, religious charities, or independent mosques for zakat collection and distribution. These entities operate in legal environments that do not formally recognize zakat as a structured financial mechanism, thereby

constraining their ability to function with clarity, legitimacy, and long-term sustainability (Gamon & Tagoranao, 2018; Mohiddin, 2019; Huhemandula et al., 2025). Additionally, the absence of centralized oversight, inconsistent governance practices, and limited human capital exacerbate the trust deficit among zakat payers, who may choose to distribute zakat individually rather than contribute through formal channels (Almimbar, 2020; Bin-Nashwan et al., 2021; Alfiyah et al., 2024; Shah et al., 2024; Ndububa, 2025).

Trust, therefore, becomes both a prerequisite and a product of effective zakat institutionalization. Trust influences not only compliance but also shapes public perceptions of legitimacy, efficiency, and equity. When institutions are perceived as transparent, professionally governed, and aligned with Shariah principles, they are more likely to enjoy sustained community support (Takidah & Pratiwi, 2017; Donni & Siahaan, 2019; Muhamad Sori et al., 2023). Conversely, lack of trust often leads to decentralization of zakat practices, reduced resource mobilization, and weakened social impact.

Community engagement further complicates the picture. In minority contexts, where Muslims often navigate multicultural and sometimes Islamophobic environments, zakat institutions must function not only as financial bodies but also as cultural and community anchors. Their success depends on their ability to foster inclusivity, articulate a vision that resonates across diverse Muslim identities, and operate in a manner that respects both Islamic jurisprudence and local legal norms (Pertwi et al., 2023; Yerro et al., 2023; Shah et al., 2024; Alwan et al., 2025).

This paper aims to construct a conceptual framework that addresses these multifaceted challenges. It integrates the dimensions of trust, governance, legal legitimacy, transparency, and participatory engagement to propose a holistic model for zakat institutionalization in Muslim minority countries. Through a synthesis of cross-national empirical findings and theoretical insights, this framework offers pathways for transforming zakat institutions into resilient, accountable, and community-embedded entities capable of fulfilling their ethical and developmental mandates.

## LITERATURE REVIEW

A robust body of literature underscores the centrality of trust in shaping zakat payers' behavior, particularly in institutional contexts. Trust, in this regard, is multidimensional; comprising the perceived ability of the institution to deliver on its mission, its integrity in managing public funds, and its benevolence or alignment with communal goals (Donni & Siahaan, 2019; Chi et al., 2022; Haokip et al., 2025; Coetser et al., 2022). Bin-Nashwan et al. (2021) empirically demonstrated that trust functions as a mediating variable between socio-psychological drivers—such as religiosity, moral obligation, and peer influence—and zakat compliance. Their study on Yemeni entrepreneurs confirmed that trust in zakat institutions significantly enhances compliance, even among those who might otherwise prefer self-distribution.

This dynamic is especially critical in Muslim minority contexts, where the legitimacy of religious institutions is not guaranteed by state endorsement. Almimbar (2020) observed that in such environments, the lack of trust often drives Muslims to bypass formal channels and resort to personal or informal zakat practices. This not only diminishes institutional visibility and accountability but also undermines the potential of zakat to operate as a cohesive redistributive system capable of addressing structural poverty.

Governance, transparency, and accountability are consistently cited as pivotal in reinforcing trust and enhancing institutional credibility. Takidah and Pratiwi (2017) emphasized that zakat institutions in Indonesia with strong internal control mechanisms, ethical leadership, and Shariah supervisory boards inspire greater confidence among the Muslim public. Muhamad Sori et al. (2023) further highlighted that regular financial audits, publication of annual reports, and adherence to good governance principles are positively correlated with trust levels and donor satisfaction in Malaysia's zakat bodies. Such practices are especially relevant in Muslim minority countries where legal mandates for religious financial institutions are often absent or weak.

The role of community engagement has also received increasing scholarly attention. In culturally diverse environments such as the United Kingdom and Singapore, hybrid institutional models have emerged that combine religious authority, community participation, and at times, government collaboration (Mohiddin, 2019; Haji-Othman et al., 2023; Godspower et al., 2024; Kosumi et al., 2025). These models not only enhance service delivery but also ensure that zakat programs are culturally responsive and socially legitimate. Yerro et al. (2023) argued that institutional responsiveness to community feedback, as reflected in service quality, personnel conduct, and procedural transparency, plays a decisive role in shaping zakat compliance intentions.

Legal and regulatory recognition also underpins the sustainability of zakat institutions. In the Philippines, Gamon and Tagoranao (2018) documented how the absence of a centralized zakat authority and legal ambiguity curtailed the ability of zakat institutions to operate effectively, despite strong community demand. Similarly, Salithamby (2022) noted that in Sri Lanka, although multiple zakat institutions exist, their impact is limited by lack of standardization, weak monitoring, and inadequate legal frameworks. Conversely, countries that provide formal

avenues for registering Islamic charities and defining their fiscal responsibilities, such as Singapore, tend to witness more structured and trustworthy zakat practices.

In sum, the literature suggests that institutionalizing zakat in Muslim minority countries is not merely an administrative task but a deeply relational process. It requires the interplay of governance excellence, transparent operations, legal clarity, and culturally grounded community engagement. These components, when integrated, form the foundation of sustainable and credible zakat institutions capable of advancing Islamic values in diverse societal landscapes.

## METHODOLOGY

This study employs a conceptual research design, synthesizing insights from multidisciplinary literature to construct a framework for institutionalizing zakat in Muslim minority countries. The approach is grounded in a systematic examination of scholarly works addressing institutional trust, Islamic social finance, nonprofit governance, and religious philanthropy in both minority and majority Muslim settings. Particular attention is given to empirical studies conducted in diverse socio-political contexts such as the United Kingdom, Singapore, Sri Lanka, and the Philippines, which reveal shared challenges and nuanced strategies in zakat governance and engagement.

The conceptual methodology allows for the integration of theoretical constructs and real-world institutional practices to generate a normative model that is both adaptable and actionable. This framework does not aim to test specific hypotheses, but rather to organize and interpret existing knowledge to inform future empirical work. It builds upon inductive reasoning and interpretive analysis to generate propositions that can guide future field studies, including qualitative case studies, comparative analysis, and stakeholder-based interviews. Such future validation will be essential to assess the applicability, scalability, and cultural responsiveness of the proposed framework across different national and community settings.

**Table 1 - Characteristics of Included Studies**

Author(s), Year	Country/Context	Institutional Model	Focus	Key Findings
Gamon and Tagoranao, 2018	Philippines (Muslim minority)	Non-state religious	Zakat and poverty alleviation	Mismanagement, legal gaps, no regulation; training recommended
Salithamby, 2022	Sri Lanka (Muslim minority)	Religious institutions	Institutionalized zakat & well-being	Basic needs, economic support, HR shortages, misuse, low awareness
Haji-Othman et al., 2023	United Kingdom (Muslim minority)	Hybrid (community, religious, gov)	Zakat in non-Muslim countries	Legal, transparency, engagement issues; cross-sector needed
Mustafa et al., 2013	Nigeria (Muslim majority)	Hybrid (state and non-state)	Trust in zakat institutions	Trust linked to board, disclosure, stakeholder role
Abioyea et al., 2011	Nigeria	State-run and non-state	Trust in zakat institutions	Trust key; legitimacy and competition challenges
Arumsari et al., 2020	Middle East & North Africa	Hybrid	Zakat institutions	Hybrid logic, governance, value balance
Mohiddin, 2019	Singapore (Muslim minority)	Hybrid (state-religious)	Waqf and zakat development	HR and investment challenges, emphasis on transparency
Bin-Nashwan et al., 2020	Muslim-majority countries	Not specified	Zakat compliance	Compliance influenced by structure, trust, attitudes
Saâ€™TMad et al., 2022	Not mentioned	Not mentioned	Trust via blockchain	Blockchain to enhance transparency
Adachi, 2018	Indonesia (Muslim majority)	Hybrid (state and non-state)	Zakat institutionalization	Professionalization, community development

## DISCUSSION

Institutionalizing zakat in Muslim minority environments involves navigating a complex interplay of legal, cultural, and organizational dynamics. Unlike in Muslim majority countries, where zakat is often embedded in the religious and administrative fabric of society, institutions in minority contexts operate in secular legal frameworks

with limited recognition of Islamic financial obligations. This structural gap places a heavier burden on institutions to demonstrate legitimacy, professionalism, and responsiveness to community needs (Gamon & Tagoranao, 2018; Mohiddin, 2019; Bakhtawar et al., 2025).

The conceptual framework developed in this study identifies five interconnected pillars: governance and professionalization, transparency and accountability, community engagement, legal and regulatory support, and capacity building with innovation. These components are not discrete but mutually reinforcing. For instance, improving transparency through regular financial reporting and ethical audits strengthens community trust, which in turn enhances participation in decision-making and program design (Muhamad Sori et al., 2023). Similarly, legal recognition can provide a protective and enabling environment for zakat institutions, allowing them to operate with greater clarity and institutional legitimacy (Salithamby, 2022; Yerroo et al., 2023; Raza et al., 2024).

The relationship between governance practices and trust is particularly salient. Takidah and Pratiwi (2017) found that good governance, encompassing ethical leadership and well-defined reporting procedures, significantly improves public confidence in zakat institutions. Their findings echo those of Bin-Nashwan et al. (2021), who emphasize that trust is not merely a by-product of religious obligation, but a construct rooted in institutional performance, transparency, and perceived alignment with Islamic values. In Muslim minority contexts, where government oversight is minimal and public scrutiny is heightened, institutions must actively cultivate this trust through clear disclosure, credible management, and continuous engagement.

A critical insight emerging from this framework is that trust cannot be manufactured through religious authority alone. It must be cultivated through institutional behavior that aligns with the ethical principles of Islam and the expectations of a diverse and sometimes skeptical Muslim community. Sa'ad et al. (2022) argued that the application of blockchain technology, for instance, can significantly enhance transparency and accountability in zakat operations. By enabling real-time tracking of funds and ensuring immutable records, such technology can counteract perceptions of mismanagement or corruption—issues frequently cited in literature from the Philippines and Nigeria (Mustafa et al., 2013; Abioyea et al., 2011; Rizal et al., 2025; Behfrouz et al., 2025).

Community engagement emerges as a second pivotal area. Effective institutionalization of zakat requires more than procedural efficiency—it demands participatory frameworks that allow communities to shape, assess, and co-own zakat initiatives. Studies from the United Kingdom and Singapore highlight how hybrid models involving religious leaders, local councils, and social service organizations foster more responsive and inclusive zakat practices (Haji-Othman et al., 2023; Mohiddin, 2019; Belhaj et al., 2025). This co-governance approach not only legitimizes the institution in the eyes of diverse stakeholders but also ensures that zakat programs remain culturally relevant and socially impactful.

Another important observation is that successful zakat institutionalization is contingent on the ability to integrate local context without diluting core Islamic values. This means that strategies effective in Malaysia or Indonesia may not directly translate to the United Kingdom or New Zealand. Tailored approaches are necessary, approaches that recognize local legal frameworks, demographic diversity, and the lived experiences of Muslims in minority settings. For example, Yerroo et al. (2023) demonstrated that in Morocco, the perceived quality of service and cultural alignment of zakat institutions significantly influenced compliance intentions. These findings underscore the need for institutional agility, where programs are adapted to specific community dynamics while still upholding the universal *maqasid al-shariah* objectives of justice, welfare, and social inclusion.

Moreover, capacity building should not be viewed narrowly as training alone but as a broader institutional commitment to innovation, human capital development, and continuous learning. Institutions in minority settings often suffer from limited professional staff, ad hoc governance practices, and underdeveloped monitoring systems (Salithamby, 2022; Gamon & Tagoranao, 2018; Mohsin et al., 2025). Investment in human resource development, adoption of digital systems, and the formalization of internal protocols are necessary to ensure operational excellence and long-term sustainability.

Finally, the need for legal and regulatory support cannot be overstated. A formal legal status not only facilitates zakat collection and fund management but also protects institutions from suspicion or arbitrary scrutiny. Countries like Singapore, where zakat institutions operate under a statutory religious council (MUIS), demonstrate how legal scaffolding can enhance credibility, ensure compliance, and foster cooperation with secular authorities (Mohiddin, 2019; Sultani et al., 2025; Yen et al., 2022; Tesprasit et al., 2025). Without such structures, zakat institutions may remain on the periphery of public service delivery, unable to scale or coordinate effectively.

In sum, the framework proposed in this study positions trust and engagement not as static attributes but as dynamic outcomes that must be continuously earned and maintained. Institutionalizing zakat in Muslim minority contexts is a process of ethical alignment, operational innovation, and cultural negotiation—one that demands visionary leadership, strategic adaptability, and unwavering commitment to Islamic social values.

Figure 1: Conceptual Framework for Institutionalizing Zakat in Muslim Minority Countries

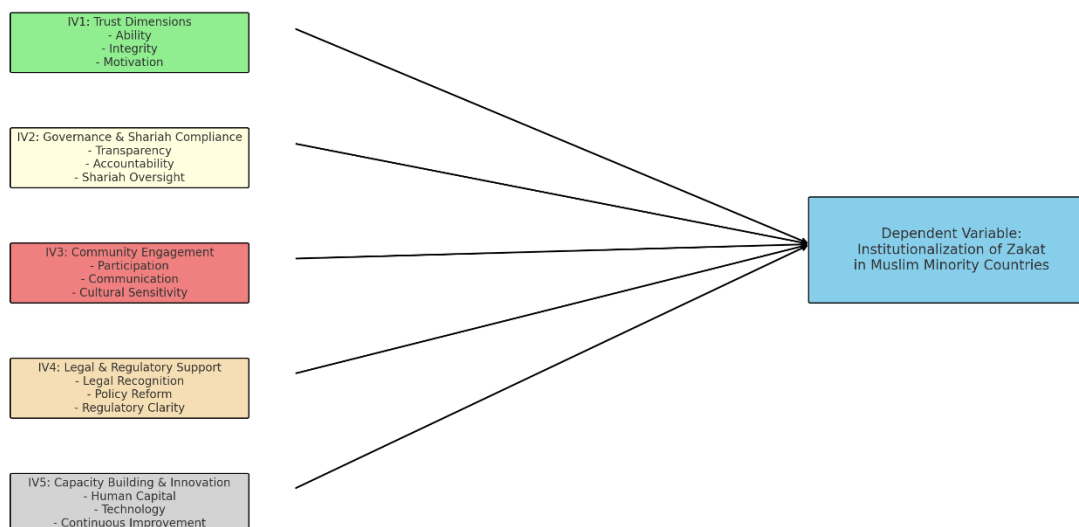


Table 2 - Conceptual Framework Synthesis

Component	Description	Implementation Considerations	Success Factors
Governance and Professionalization	Establishment of robust governance structures, professional management, and board capital	Involvement of experts, clear roles, regular training, hybrid state-religious models	Board expertise, stakeholder orientation, legal recognition
Transparency and Accountability	Transparent reporting, disclosure, and monitoring mechanisms	Use of technology (blockchain), audits, tracking	Trust, satisfaction, reduced misuse, legitimacy
Community Engagement	Stakeholder participation, inclusive communication, cultural integration	Outreach campaigns, digital platforms, interfaith collaboration	Community awareness, cultural sensitivity, buy-in

### Implementation Challenges and Solutions

While the proposed conceptual framework offers a structured pathway for institutionalizing zakat in Muslim minority countries, its practical implementation is likely to encounter several persistent challenges. These obstacles are not only institutional but also legal, structural, and socio-cultural in nature. Understanding and addressing these barriers is essential for transforming theoretical models into operationally effective and community-trusted zakat institutions.

#### Legal and Regulatory Barriers

One of the foremost challenges in Muslim minority contexts is the absence of a supportive legal and regulatory ecosystem for zakat administration. In secular legal environments, religious charitable activities such as zakat are often governed by general non-profit laws, which do not account for the specific jurisprudential, fiscal, or ethical dimensions of zakat. As documented in the case of the Philippines, zakat institutions often operate without formal recognition, limiting their ability to register as legitimate entities or receive tax exemptions and public endorsements (Gamon & Tagoranao, 2018; Abdillah et al, 2022; Mohan et al., 2024; Noor et al., 2024). Similarly, in Singapore, while the Majlis Ugama Islam Singapura (MUIS) serves as a centralized religious authority, its jurisdiction is confined and does not necessarily extend to community-driven zakat bodies, resulting in parallel and fragmented efforts (Mohiddin, 2019; Santoso et a., 2024; Rijani et al., 2023).

In the United Kingdom and other Western countries, the absence of a unified zakat authority further complicates implementation. The lack of centralization leads to inefficiencies, duplication of services, and varying standards of zakat calculation and distribution (Haji-Othman et al., 2023; Ojeda et al., 2021, Iseh et al., 2024). Legal reforms and policy advocacy are therefore necessary to secure a more enabling environment. These may include formal recognition of zakat institutions under charitable trust laws, legislative provisions for Islamic philanthropic finance, and the development of standardized reporting templates that align with both Shariah and state

requirements. Collaborative dialogue with policymakers, interfaith councils, and regulatory bodies could help build frameworks that protect the autonomy of zakat institutions while ensuring their compliance with national legal standards.

### Resource Constraints

Operational constraints related to human, financial, and material resources pose another significant barrier to effective zakat institutionalization. Many zakat bodies in minority contexts are volunteer-driven, with limited access to full-time staff trained in both Islamic jurisprudence and modern organizational management. This results in inconsistent service quality, underdeveloped governance structures, and limited capacity for strategic planning. Salithamby (2022) observed in Sri Lanka that even well-intentioned zakat institutions often suffer from poor monitoring, inadequate documentation, and fragmented beneficiary outreach due to resource shortages.

Moreover, financial constraints, arising from low zakat compliance, competition with other charitable institutions, and lack of diversified funding sources, further weaken institutional sustainability. In Nigeria, for example, competition for limited zakat funds among state and non-state actors has led to legitimacy disputes and inefficiencies in distribution (Mustafa et al., 2013; Abioyea et al., 2011; Agnihotri et al., 2022; Benjar et al., 2023). To overcome these challenges, zakat institutions must adopt proactive resource mobilization strategies, including digital fundraising, strategic partnerships with corporate and philanthropic actors, and the development of income-generating waqf projects that provide recurring revenue.

### Capacity Building Needs

The long-term effectiveness of zakat institutions hinges on sustained investment in capacity building. Capacity development must be understood not merely as individual training but as a comprehensive institutional transformation. This includes enhancing the professional competencies of zakat officers, equipping organizations with modern management tools, and fostering a culture of continuous improvement. The integration of technological innovation, such as blockchain for transparent fund tracking or mobile applications for donor engagement has been widely recommended to increase efficiency, reduce administrative burden, and strengthen stakeholder trust (Sa'ad et al., 2022; Udemezue et al., 2025; Tago et al., 2024).

Additionally, many institutions lack rigorous systems for monitoring, evaluation, and impact assessment. Without structured performance metrics, zakat programs risk becoming reactive rather than strategic, with limited ability to learn from outcomes or adapt to changing community needs. Establishing internal audit committees, adopting performance dashboards, and conducting periodic beneficiary satisfaction surveys can address these gaps and ensure that zakat distribution is both accountable and outcome-oriented.

Finally, fostering institutional learning and knowledge exchange across contexts can further accelerate capacity building. Cross-country collaborations, peer-learning forums, and regional zakat conferences can serve as platforms for sharing best practices, harmonizing standards, and nurturing a new generation of zakat professionals equipped to lead in multicultural and legally plural societies.

## CONCLUSION

The institutionalization of zakat in Muslim minority countries is both a religious mandate and a strategic response to the socio-economic realities faced by Muslim communities in secular environments. This paper has proposed a comprehensive conceptual framework that integrates five critical dimensions: trust building, governance and Shariah compliance, community engagement, legal and regulatory support, and capacity building and innovation. These dimensions are not merely administrative categories but constitute the ethical, operational, and relational foundations upon which effective and legitimate zakat institutions can be constructed and sustained.

Unlike Muslim majority contexts, where zakat is often underpinned by national legislation and long-standing religious infrastructure, zakat institutions in minority settings must establish their legitimacy in pluralistic societies that may neither recognize Islamic financial obligations nor provide formal mechanisms for zakat governance. This underscores the need for a tailored, context-sensitive approach to institutional design, one that honours the spiritual essence of zakat while addressing the legal, cultural, and governance challenges of minority environments.

At the heart of this framework is the principle of trust. Institutional trust, once established, enhances not only zakat compliance but also the broader legitimacy of Islamic social finance within multicultural societies. As demonstrated in this paper, trust is built incrementally through institutional transparency, professional conduct, ethical governance, and responsiveness to community needs. Zakat institutions must also cultivate active participation, foster two-way communication, and develop culturally attuned outreach programs to ensure their relevance and resonance within diverse Muslim communities.

Furthermore, the legal and regulatory ecosystem must be engaged constructively. While zakat institutions cannot always depend on state support, advocacy for legal recognition, transparent registration, and accountable operations can help position them as credible actors within the broader philanthropic and welfare landscape.

Successful models from Singapore, the United Kingdom, and parts of Africa highlight the feasibility of hybrid arrangements where Islamic principles are upheld within a secular legal framework.

Equally, capacity building and innovation must be embraced as ongoing commitments. Institutions that invest in human capital, technology integration, and organizational learning are more likely to achieve operational excellence, expand their outreach, and adapt to changing community expectations. The use of digital tools, including blockchain for financial tracking and mobile applications for donor engagement, offers promising avenues for enhancing transparency and public trust.

## DIRECTIONS FOR FUTURE RESEARCH

While this paper offers a conceptual foundation, several directions are recommended for empirical validation and theoretical refinement. First, future studies should conduct comparative case analyses of zakat institutions in different Muslim minority contexts to assess how variations in legal systems, cultural diversity, and socio-economic conditions shape institutional performance and trust dynamics.

Second, quantitative and qualitative research involving zakat payers and beneficiaries could explore the perceived effectiveness, trustworthiness, and legitimacy of various institutional models. Such studies would enrich our understanding of compliance behaviour and reveal the socio-psychological factors influencing institutional zakat giving.

Third, action research involving pilot interventions, such as the implementation of participatory governance practices or digital accountability mechanisms, could offer real-time evidence on what works in building trust and enhancing community engagement. These interventions should be co-developed with local stakeholders to ensure cultural relevance and institutional ownership.

Fourth, interdisciplinary research that links Islamic finance, non-profit governance, sociology of religion, and digital innovation could uncover new synergies and strategies for zakat institutional development. For instance, exploring how zakat intersects with waqf, sadaqah, or mainstream social welfare systems could lead to more integrated and sustainable models of Islamic social finance.

Lastly, scholars should examine the role of gender, youth, and intergenerational perspectives in zakat governance and community participation. These voices are often underrepresented in institutional decision-making but hold critical insights into future directions and innovations in zakat practice.

In conclusion, institutionalizing zakat in Muslim minority countries is a dynamic and contextually sensitive endeavour. By embedding ethical governance, fostering communal trust, and embracing inclusive innovation, zakat institutions can not only fulfil their religious mandate but also contribute meaningfully to social justice, economic equity, and communal resilience in pluralistic societies.

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