

ZAKAT MANAGEMENT IN VARIOUS ERAS AND COUNTRIES, ESPECIALLY IN INDONESIA

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Abstract

This study explores the dynamics of zakat management across different historical periods and countries, with a specific focus on the Indonesian context. The research employs a qualitative field research approach, supported by library research methods, where various primary and secondary sources such as books and regulatory documents are utilized to enrich the analysis. The findings reveal that in several countries such as Saudi Arabia, Malaysia, Kuwait, and Sudan, the management of zakat is centrally regulated and implemented by the government. Historically, this centralized model can also be traced back to the time of the Prophet Muhammad (PBUH), followed by the caliphates of Abu Bakr (RA) and Umar ibn Khattab (RA), where the state played a dominant role in zakat collection and distribution. However, a slight shift occurred during the leadership of Uthman ibn Affan (RA) and Ali ibn Abi Talib (RA), in which the government still managed zakat but began to allow muzakki (zakat payers) to independently distribute their zakat. Indonesia today reflects this hybrid model, combining institutional zakat governance under the National Zakat Agency (BAZNAS) and private distribution by individuals. This study contributes to a deeper understanding of how religious, cultural, and political contexts influence zakat management models, highlighting Indonesia as a unique example that balances state regulation with individual autonomy.

Keywords: Zakat Management, Government Role, Islamic Governance, Indonesia, Comparative Study.

A. INTRODUCTION

Zakat is one of the pillars of Islam that is always developing, both in terms of management and problems that always arise during Islamic civilization. Zakat in Islam is the fiscal mechanism and the most important in the Islamic economy (Surtahman, 2001). It is one of the country's sources of income and plays an important role in the socio-economic sector. Not only is it a source of funds for Islamic countries in carrying out policies in various important sectors such as; education, health and social services. The Qur'an clearly mentions in many verses, about the responsibility and obligation of the rich to pay zakat. Zakat has become a very important thing as a forum to overcome the problem of poverty of Muslims in economic and social terms. Especially in the world's largest Muslim country, zakat has a magnet in the relationship between the rich and the poor (Muhammad, 2014; Abdullah & Haqqi, 2017; Haq & Wahab, 2017).

Currently, there are several Islamic countries that have legally required the payment of zakat, as well as in Indonesia. In Indonesia itself, it has a very large potential for zakat and has a tendency to increase every year, in 2010 it is estimated that the potential of national zakat is worth 217 trillion, this figure reaches 3.4% of the total GDP of Indonesia. Meanwhile, in 2016 the potential touched 286 trillion (Outlook Baznas Indonesia, 2016). However, reality shows that there is still a lack of potential for zakat that can be explored. According to Kahf, the total potential for zakat in OIC member countries ranges from 1.8 percent to 4.34 percent of their GDP (S. Maimunah, 2019).

However, the level of zakat management differs among Muslim countries. There are several countries that have reached an advanced stage in the development of zakat, while several other countries are still in the early stages. There are even some countries that do not have any attention at all in the matter of the management and development of zakat. This affects a country's ability to collect and distribute zakat funds as well as sharpens the gap between the potential and reality of the zakat funds collected. The management of zakat in Indonesia itself still needs a breakthrough to be even better both in terms of collection, management and distribution (Kompas.com; Roza et.al., 2019; Syauqi, et. al., 2015).

Zakat consists of zakat fitrah and zakat maal or infaq and shadaqah. Zakat, both zakat fitrah and zakat mall, is a medium for distributing wealth from the rich to those in need. The allocation of zakat is intended for 8 mustahik asnaf who receive zakat that has been determined by sharia. The characteristics of the allocation are carried out by taking zakat from muzakki and giving it to mustahik. The distribution of this wealth will in turn help in reducing the distortion of the distribution of economic resources in society (Yadi, 2016). Zakat in its role can also have a

positive multiplier impact on the economy, or vice versa create a systemic negative impact if not managed properly. So in this context, the role of zakat and its management becomes very strategic. Unfortunately, currently zakat requires adjustments in management management and linkage with applicable regulations. If the great potential of zakat is optimized and managed effectively and efficiently, then economic problems such as; Poverty alleviation and improvement of the level of people's welfare are very possible to be realized (Hardana, 2023).

Although there has been a lot of research on zakat in Indonesia, the issue of zakat management is still an interesting issue to study. As done by the previous researcher, in a journal entitled "Zakat Management in Indonesia", the study discusses the role of the state in the management of zakat and the role of zakat in community empowerment. The research, entitled "Dynamics of Zakat Management by the State in Several Provinces in Indonesia Post-Law no. 23 of 2011" (Achmad, 2022a; Aziz & Susetyo, 2020). The journal discusses how to implement the collection, management and distribution of zakat for Muslims in Muslim minority and majority Muslim areas as well as how the performance of BAZNAS and LAZ in collecting, managing, and distributing zakat for Muslims in minority and majority areas. The research is entitled (Nature, 2018) Effective Zakat Management Management in the Contemporary Era.

The journal discusses how the management of zakat in modern times can be done professionally. The researcher has briefly reviewed several previous studies. So the researcher wants to complement the shortcomings in the previous research by adding the management of zakat in various eras and countries by discussing in depth the management of zakat in Indonesia.

B. LITERATURE REVIEWS

1. Management of Zakat from the Era of the Prophet and His Companions

a. Management of Zakat in the Era of the Life of the Prophet Muhammad

PBUH

During the time of the Prophet there were several properties that were imposed on zakat, namely: a. metal objects made of gold and silver such as coins, tools, and so on; b. livestock such as goats, cows, camels and sheep; c. merchandise; d. agricultural products; e. Luqathah is the treasure left behind by the enemy during war; and 6) found goods (rikaz). In this regard, the Prophet also set the nisab, which is the lowest limit of the quantity and value of goods and the number of each type of livestock. The amount of nisab for each type of zakat is different from each other. (Jannah & Abdillah, 2021)

In the field of zakat management, the Prophet Muhammad (saw) gave examples and operational instructions. The technical operational management can be seen in the division of the amil zakat structure, which consists of: a. Katabah, the officer who records the obligors of zakat, b. Hasabah, an officer who estimates, calculates zakat, c. Roam, an attractive officer, takes zakat from the muzakki, d. Khazanah, an officer who collects and maintains property, and e. Qasamah, an officer who distributes zakat to mustahiq (people who are entitled to receive zakat) (Mustofa, 2006). In the baitul maal, the property is spent based on the needs of the state, and during the time of the Prophet saw the zakat property became the property of the state in its entirety and if it had been collected, then it was briefly distributed directly to those who were entitled to receive it.

b. Management of Zakat during the Khulafa Ar-Rashidin Period

1) Management of Zakat during the Period of Abu Bakr Ash-Shidiq RA (11-13 AH/632- 634 AD)

During the time of Abu Bahara-Shiddiq, the implementation and management of zakat was carried out through the direct intervention of the caliph by appointing several officers (amil zakat) throughout the Islamic territory. Residents who have rejected zakat are seen as rebels against the state so armed action is carried out against them until they agree to pay zakat (Fhatonih, 2019). The management of zakat during the time of Abu Bakr As-Siddiq experienced a slight obstacle. This can be seen from the attitude of some Muslims who refuse to pay zakat. They think that the provisions of zakat after the death of the Prophet Muhammad (saw), are no longer mandatory. This misunderstanding occurred in the life of the Baduwi Arabs who considered the payment of zakat as a punishment or a detrimental burden. The management of zakat carried out directly by Caliph Abu Bakar proves that the management of zakat must also be managed by Amil in order to create good zakat management. (Zulfathurrahmah, 2022)

2) Management of Zakat during the Time of Umar bin al-Khattab RA (13-23 AH/634-644 AD)

In his management, Umar formed an institution in baitul mall which is in charge of regulating the income and distribution of zakat funds in the form of allowances and social security funds to eligible individuals in accordance with the stipulated provisions, this is known as the diwan system. In addition, the supervision of baitul mall is applied independently by separating the administrative and

accounting tasks of the state apparatus and as a form of responsibility and professionalism of the institution in administrative records and financial management, the management of baitul mall provides periodic reports to government executives. (H. Maimunah & Yasin, 2019)

3) Management of Zakat during the Reign of Uthman bin Affan RA (23-35 AH/644-656 AD)

Uthman bin Affan had a policy related to the management of zakat, where Uthman delegated to estimate the assets that were zakat to each muzakki. This step has the purpose of securing zakat from disturbances and problems in the examination of unclear wealth by zakat collectors. In addition, Uthman also has an opinion that the property that is zakat by the Muslims is imposed after deducting from all debts owned by muzakki. (Ramdani et al., 2024)

4) Management of Zakat during the Era of Ali bin Abi Talib RA (35-40 AH/656-661 AD)

In the application and implementation of zakat, Ali Ibn Abi Talib always followed the policies of his predecessor caliphs. He ordered the officers to immediately distribute the zakat assets that have been collected to those who are entitled to them who really need them, and do not let the accumulation of zakat assets in Baitulmal. The types of goods that are obliged to zakat at that time are in the form of dirhams, dinars, gold and any type of wealth are still subject to zakat obligations. (Achmad, 2022)

2. Zakat Management from Various Countries

a. Malaysia

The management of zakat in Malaysia was initially under the federal Zakat Collection Center (PPZ) in 1991. This is a form of privatization of zakat institutions that aims to improve the image of the institution, especially through the introduction and implementation of corporate values. The management of zakat in Malaysia is highly dependent on the laws of each country. In Malaysia, there is no zakat law at the national level that can consolidate the zakat management system. In addition, the management of zakat is also still based on the policies of the federal territories and their respective countries. (Abojeib, et.al., 2022; Wira, 2019)

b. Saudi Arabia

In Saudi Arabia, zakat collection is carried out simultaneously with tax collection by the government through the Ministry of Finance. Therefore, an institution called the Department of Zakat and Income Tax was formed. Zakat management is carried out based on Islamic law. Then for individuals and companies who are citizens of Saudi Arabia are required to pay zakat. Meanwhile, for citizens who are not citizens of Saudi Arabia are only subject to income tax (Sulistiani, 2016). Zakat collection in Saudi Arabia applies to all types of assets. In terms of zakat distribution, the authorized institution is the Ministry of Social Affairs and Manpower which is under the Directorate General of Social Security. (Azizah, 2019; Sawmar & Mohammad, 2019)

c. Kuwait

The management of zakat is regulated by two different laws, namely Law No. 5 of 1982 regulating the establishment of Rumah Zakat (Zakah house) under the supervision of the Minister of Waqf and Islamic Affairs 1982 and Law No. 46 regulating the administration of zakat in business companies under the institution of the Ministry of Finance. Zakat payments are voluntary for individuals but mandatory for private companies. Private companies are free from tax obligations but are required to set aside 1% of their profits for the purpose of paying zakat. The Kuwait Zakat Council distributes zakat to all eight asnaf, especially the poor, the needy and fisabilillah. And it is manifested in 3 programs, namely the health sector, the education sector and the social welfare program of the community. (Bello Dogarawa, 2019)

d. Sudan

The management of zakat in Sudan is based on the Zakat Law of 2011. In the law, it is explained that those who have the right to manage zakat are the Central Zakat Council and the Provincial Zakat Council in accordance with their authority. In its implementation, this institution runs based on the directions and regulations of the Central Zakat Management High Council and the Provincial Zakat Management High Council (Sudan Zakat Law of 2001).

The obligation to pay zakat depends on a person's nationality and religion, therefore zakat is mandatory for all Sudanese citizens who are Muslim and have sufficient property, both domestically and abroad. And the property of Sudanese citizens who are abroad must be zakati. For non-Sudanese residents who are Muslims, domiciled or working in Sudan, they are subject to mandatory zakat. And if the owner of the property

is not in the country at the time of maturity, the payment can be represented by the person in charge of the property. (Amiruddin Kuba, 2015)

e. Egypt

Egypt has a very large and extensive network in the collection and distribution of zakat carried out by volunteers and community organizations. The zakat management network in Egypt consists of four main elements, namely: a voluntary zakat committee that is not affiliated with any institution, b. a waqf ministry and a network with registered non-profit organizations, c. Nasir Social Bank and its group, d. Faisal Islamic Bank of Egypt and its group. Zakat is paid voluntarily to the above collectors and distributed by the above zakat committees to the mustahik with the consideration of each zakat committee.

Law Number 48 of 1977 concerning the Establishment of the Faisal Islamic Bank of Egypt confirms this. This law requires banks to collect zakat from capital, shareholder profits, and then collect zakat funds independently or voluntarily within the bank. This law does not impose tax deductions on muzaki. Likewise, Bank Sosial Nasir, which is a government-owned bank. This bank has established a zakat directorate in each of its main branch offices. Through bank branches spread throughout the country, this directorate can foster cooperation with local zakat managers. (Masyita, 2018)

f. Indonesian

In order to carry out the management of zakat in accordance with the mandate of Law Number 38 of 1999, the government in 2001 established the National Amil Zakat Agency (BAZNAS) with a Presidential Decree. In each region, the establishment of the Provincial Amil Zakat Agency, the Regency/City Amil Zakat Agency to the District Amil Zakat Agency was also determined. The government also confirmed the existence of the Amil Zakat Institution (LAZ) which was established by the community. The LAZ carries out zakat management activities the same as those carried out by the Amil Zakat Agency.

The establishment of the Amil Zakat Agency at the national and regional levels replaces the management of zakat by BAZIS (Amil Zakat, Infaq and Shadaqah Agency) which has been running in almost all regions. BAZNAS is an institution that manages zakat nationally and LAZ is an institution formed by the community that has the task of helping the collection, distribution, and utilization of zakat". It is also emphasized in Law No. 23/2011 article 22 which states that "Zakat paid by Muzaki to BAZNAS or LAZ is

deducted from taxable income". With this rule, Indonesian Muslims avoid the double burden of paying zakat and taxes at the same time. (Agus Susila, 2018)

C. RESEARCH METHODOLOGY

This study employs a qualitative research design, combining both field research and library research approaches. Field research involves collecting data directly from the field through observation and documentation of zakat management practices in Indonesia as well as in selected other countries. This approach is intended to understand the social and institutional contexts surrounding zakat management in a deep and contextualized manner (Sutrisno, 2002).

The qualitative approach aims to obtain a holistic understanding of the research phenomenon, particularly the dynamics of zakat management across different eras and governmental systems. According to Creswell (2014), qualitative research is designed to build knowledge based on a constructivist worldview, which emphasizes understanding the meaning individuals or groups assign to social or human problems.

In addition, the study also applies the library research method, which relies on literature sources as primary data. These include books, academic journals, statutory regulations, religious fatwas, and official publications from national and international zakat institutions. This method enables the researcher to systematically analyze conceptual frameworks, theoretical foundations, and historical as well as contemporary practices of zakat governance (Kaharuddin, 2021; Muslim, 2016).

Through the integration of both field and library research, this study aims to provide a comprehensive analysis of zakat management models across different countries and historical periods, with a particular focus on Indonesia.

D. RESULTS AND DISCUSSION

1. Zakat Management System in Indonesia

Zakat management in Indonesia has gone through several phases in line with the socio-political development of the country. This experience was experienced during the colonial period, independence, and reformation. Except during the reformation period, zakat management during the colonial period and independence (New Order and Old Order) provided a vague picture of the function of zakat in Indonesia. Between the Muslim community and the results of zakat does not provide a balanced picture (Jaelani, 2015). This means that zakat payments may still be individual in nature so that there is no data on the

number of muzakki or zakat has not been paid properly by Muslims. And even if zakat payments are made, zakat is only used as alms, acting as a donation for momentary interests.

The birth of Law Number 23 of 2011 concerning Zakat Management is an important history in the history of zakat management in Indonesia as a revision of the previous Zakat Management Law. This law is a milestone in the revival of zakat management in Indonesia after decades of being marginalized and is the most important turning point in the world of national zakat. With the existence of regulations or legal basis for zakat in Indonesia, zakat institutions in Indonesia have binding provisions in receiving, managing, and distributing zakat funds to those entitled to receive them. Zakat management is the planning, implementation, and coordination of activities in collecting, distributing, and utilizing zakat. Based on the analysis of Law Number 23 of 2011 and Government Regulation Number 14 of 2014, in zakat management in Indonesia there are at least three types of categories, namely the regulator category, operator category, and regulator function.

- a. Zakat regulators in this term are stakeholders who have the authority to regulate the implementation, collection, distribution, and utilization, and do not have the authority to carry out operator functions. In this category, it includes the President & House of Representatives of the Republic of Indonesia, the Ministry of Religion of the Republic of Indonesia (Minister of Religion, Director General of Islamic Guidance, and Head of the Provincial Regional Office of the Ministry of Religion), and Regional Governments (regional heads and DPRD).
- b. Zakat operators in this term only have the authority to carry out collection, distribution, and utilization in accordance with the provisions made by the regulator. In this category, what is meant by an operator without having authority as a regulator is LAZ.
- c. Regulator-Operator is in this category that has the authority of two functions at once, namely the regulator function and the operator function. In this category, the regulators and operators are BAZNAS, Provincial BAZNAS, and Regency/City BAZNAS (BAZNAS).

BAZNAS, which was appointed as the main manager of zakat in Indonesia, has a very strategic role as a conductor in the rhythm of zakat management in Indonesia, by involving regional BAZNAS and LAZ. LAZ and BAZ have the same function and role, namely recording people who are obliged to pay zakat (muzakki), inviting people to fulfill zakat obligations, empowering the role of religious institutions, and increasing the reach of zakat.

LAZ is a group that manages zakat with private status, while BAZ is a zakat management institution formed based on the government's proposal. LAZ and BAZ ensure that the management of zakat can run smoothly, professionally, and transparently. The presence of LAZ and BAZ makes it easier for people to distribute their zakat through professional management. LAZ and BAZ also have professional human resources, so they have very clear programs, campaigns, regulations, and evaluations.

LAZ and BAZ also have an important role in increasing public awareness to pay zakat, increasing the function of religious institutions to achieve community welfare and social justice, as well as increasing the value and usefulness of zakat. With the dual role of BAZNAS, namely the role of coordinator and operator, it is hoped that zakat management can run in a better direction. However, the implementation of these two roles has not run optimally, especially in terms of the role as the coordinator of national zakat management. (Holil, 2019). The process of zakat management in Indonesia takes place in several models and stages, namely:

- 1) It is carried out by individuals, such as kiai, ustadz, mosque imams and ngaji teachers. The acceptance mechanism is still very simple, without adequate evidence and cannot be held accountable. Likewise, the distribution is still sporadic, without coordination among the amil. This is based on the community's thinking that is still very limited about the purpose and potential of ZIS.
- 2) It is carried out by the amil in the form of a committee or administrator who functions within a certain time.
- 3) The management of ZIS by an institution such as BAZIS. In a sense, the management of zakat can be carried out by the government and the private sector at the same time. This model has been practiced during the reign of Usman ra and Ali ra, where the government at that time, in addition to managing zakat, also gave freedom to muzakki to distribute their zakat themselves (Ministry of Religion of the Republic of Indonesia, 2013).

2. Weaknesses in Zakat Management in Indonesia

Some of the weaknesses identified in the management of zakat in Indonesia include:

- a. **Lack of Transparency:** One of the main problems in the management of zakat in Indonesia is the lack of transparency in the collection and distribution of zakat. Some zakat institutions may not provide adequate information to the public about how

zakat funds are used. This can raise doubts among the public about the effectiveness and accountability of zakat management.

- b. **Lack of Coordination:** There are many zakat institutions operating in Indonesia, including the Amil Zakat Agency (BAZ), the Amil Zakat Institute (LAZ), and religious institutions. Lack of coordination between these institutions can lead to overlap and waste of resources.
- c. **Untargeted Distribution:** Sometimes, zakat does not always reach those who really need it. This can be caused by a lack of accurate information about mustahik (zakat recipients), as well as errors in the selection of recipients.
- d. **Lack of Education:** Many Indonesians may not have enough understanding of zakat and how to calculate it. This can result in a lack of participation in the collection of zakat.
- e. **Lack of Supervision and Control:** Some zakat institutions may be less closely supervised, and this can potentially lead to misuse of zakat funds.
- f. **Lack of Innovation:** Zakat management needs to keep up with the latest technological developments and practices in fund management. Some zakat institutions may be less innovative in utilizing new technologies and strategies to optimize the collection and distribution of zakat.
- g. **Low Public Awareness:** Public awareness of the importance of zakat and its management policies may still be low. Further efforts are needed to improve public understanding of zakat and its role in helping those in need. (Rizal Fahlefi, 2017)
- h. **Differences in Understanding:** Zakat is often managed based on different understandings in different regions in Indonesia. This can result in differences in the way zakat is collected, managed, and distributed.

To overcome these weaknesses, there needs to be greater efforts from the government, zakat institutions, and the community to increase transparency, coordination, education, supervision, and innovation in zakat management. The goal is to ensure that zakat can provide maximum benefits to those who are entitled to receive it and help alleviate poverty and improve the welfare of people in need. (Amiruddin K, 2015)

E. CONCLUSION

Zakat management in Indonesia has undergone significant changes, but there are still several weaknesses that need to be addressed. To improve zakat management, it is necessary to improve coordination, professionalize amil, increase awareness, focus on long-term benefits, and improve infrastructure. Zakat distribution in Indonesia has shifted towards a productive form of distribution, and the increase in zakat collection shows that the awareness of Muslims in Indonesia about the obligation to pay zakat is increasing. This reflects efforts to ensure that zakat remains effective in achieving social and religious goals, namely helping those in need and improving community welfare. Zakat management in Indonesia is regulated in Law No. 23 of 2011 concerning zakat management which distinguishes two types of zakat management organizations: BAZ and LAZ. The Zakat Amil Institution (LAZ) and the Zakat Amil Agency (BAZ) were formed to manage, collect, distribute, organize, and utilize zakat and alms.

However, despite these institutional efforts, zakat management in Indonesia continues to face several challenges, including lack of transparency, poor coordination, ineffective targeting of mustahik, limited public awareness, and insufficient innovation in the use of technology. These weaknesses hinder the optimization of zakat's potential as a tool for social justice and poverty alleviation.

The contribution of this research lies in its comprehensive analysis of Indonesia's zakat governance structure, identifying practical implications for improving policy and institutional frameworks. It also enriches the academic discourse by comparing historical and modern zakat models. Nevertheless, this study is limited by its qualitative nature and reliance on secondary data. Future research may involve quantitative evaluation and field-based case studies to validate the findings and develop more effective zakat management strategies.

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