

## ZAKAT POTENTIAL MANAGEMENT STRATEGY IN INDONESIA

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**Abstrak:** *Pengelolaan zakat berpotensi besar gagal mengoptimalkan potensi filantropi Islam yang signifikan dalam penanggulangan kemiskinan dan peningkatan kesejahteraan umat. Artikel ini akan menganalisis efektivitas pengelolaan zakat dalam perekonomian modern. Penelitian ini menggunakan pendekatan yuridis empiris atau sosiologis dan bersifat deskriptif analitis. Metode pengumpulan data dalam penelitian ini menggunakan dokumentasi. Sedangkan metode analisis datanya, dilakukan secara yuridis kualitatif. Hasil dari penelitian ini adalah persyaratan efektifitas penerimaan dana zakat di Badan Amil Zakat Nasional; (1) Menetapkan konsep perluasan kewajiban zakat, (2) Pengelolaan zakat dari aset tetap dan aset tidak tetap, (3) Administrasi yang akuntabel dan dikelola secara profesional, (4) Pembagian yang akuntabel; mengutamakan pendistribusian dalam negeri, pemerataan yang adil, membangun kepercayaan antara Muzakkī dan Mustahiq zakat, (5) produktivitas kerja melalui manajemen islam dan (6) Model distribusi zakat dalam perekonomian modern; distribusi zakat untuk kemiskinan karena pengangguran (paksaan) dan distribusi zakat untuk kemiskinan karena pengangguran Khiyāriyah (pilihan)*

**Kata kunci:** *Masalah Pengelolaan Zakat; Pengumpulan Zakat; Indonesia*

**Abstract:** *Management of Zakat has a great potential to fail to optimize the potential of Islamic philanthropy which is significant in tackling poverty and improving the welfare of the people. This article will analyze the effectiveness of zakat management in the modern economy. This research uses an empirical or sociological juridical approach and is analytically descriptive. Data collection methods in this research using documentation. Whereas the method of data analysis, carried out qualitatively juridical. The results of the research are the requirements for the effectiveness of receiving zakat funds at Badan Amil Zakat Nasional; (1) Establish the concept of expansion in zakat obligations, (2) Management of zakat from fixed assets and non-permanent assets, (3) Accountable and professionally managed administration, (4) An accountable distribution; prioritizing domestic distribution, fair distribution, build trust between Muzakkī and Mustahiq zakat, (5) Job productivity through Islamic management and (6) Zakat distribution model in modern economy; distribution of zakat for poverty due to unemployment (a compulsion) and distribution of zakat for poverty due to unemployment of Khiyāriyah (an option)*

**Keyword:** *Zakat Management Issues; Zakat Collection; Indonesia*

## **Introduction**

Islamic attention to poverty reduction from the aspect of regulation and application. Since its inception, Islam has given great attention to poverty alleviation. This can be seen that when Muslims are still a few people and are still depressed, do not have government and political organizations, the Qur'an has given full attention to social

problems and poverty reduction.<sup>1</sup> In the history of Islamic law, zakat is required in Medina as stipulated in the Surah *Makiyah* where *niṣāab* has been determined, people who collect and distribute have been arranged, and the state is responsible for managing it.<sup>2</sup> Zakat in Mecca is zakat which is not determined *Niṣāb*, but based on faith, generosity, and responsibility.<sup>3</sup>

The phenomenon of poverty is one of the complexity of the problems faced by Indonesia. Poverty as a social reality needs to get serious attention from the state as a form of creating a civil state as stipulated in the Preamble of the 1945 Constitution. Therefore, one alternative solution is through optimizing the management of zakat funds. UU No. 38 of 1999 is now renewed by UU 23 of 2011 concerning Management of Zakat, is one of the supporting elements in poverty alleviation through zakat management arrangements into positive legal regulations in Indonesia.<sup>4</sup> In Pasal 5 paragraph (2) and (3)

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<sup>1</sup> The Qur'anic formulas are sometimes summed up with the words “*feed and encourage the poor*”, and sometimes with the phrase “*draw out the provision of Allah*”, grant the rights of the poor, and get on the go, pay for zakah,” and other formulas. Yūsuf al-Qardāwī, *Fiqh al-Zakāt*, Translated by Salman Harun, et.al, Ed. 6 (Bogor: Pustaka Litera Antar Nusa, 2002), p. 50; Ahmad Warson Munawwir, *Al-Munawwir: Kamus Arab Indonesia* (Yogyakarta: Pondok Pesantren al-Munawwir, 1984), p. 615

<sup>2</sup> *Ibid*, p. 60

<sup>3</sup> *Ibid*, p. 61

<sup>4</sup> The goals of the Indonesian people are: “to form an Indonesian government that protects the entire Indonesian nation and all of Indonesia’s blood and to promote public welfare, educate the nation’s life, and participate in carrying out world order based on independence, eternal peace and social justice”. Alenia IV Opening of the Undang-Undang Dasar 1945. Elsi Kartika Sari, *Pengantar Zakat dan Wakaf* (Jakarta: Grasindo, 2006), p. 4; Ahmad Maulidizen. Economic Thought of Ibn Taimiyah and Relevance to the World Economic and Community Economic System. *Esensia: Jurnal Ilmu-ilmu Ushuluddin*. Vol 20, No 2 (2019): p. 137.

of UU No. 38 of 1999 concerning the management of zakat is mentioned, zakat management aims; (1) Improving the function and role of religious institutions in an effort to realize community welfare and social justice and (2) Increasing the usefulness and effectiveness of zakat. Furthermore, in Pasal 3 of UU 23 of 2011 concerning the management of new zakat, the management of zakat aims: (1) Increasing the effectiveness and efficiency of services in the management of zakat; and (2) Increasing the benefits of zakat to realize community welfare and poverty reduction.<sup>5</sup> Therefore, the aim of this study is to Zakat Potential Management Strategy in Indonesia. So that zakat can make a real contribution in changing the social and economic life of the Indonesian Muslim community.

### **Research Methods**

This research uses a juridical approach, namely research in the form of empirical studies to find theories of the process of occurrence and operation of law in society. This research typology is also called socio legal research. This research is analytical descriptive, with the aim of obtaining information about the effectiveness of zakat management in modern economy. Data collection methods in this research using documentation. Whereas the method of data analysis, carried out qualitatively juridical, in the form of a statement, both from the method of determining the law and the substance of the law itself. The technique of using juridical analysis is analyzing the data obtained in research using common methods in the study of legal science, such as the

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<sup>5</sup> Suparman Usman, *Hukum Islam Asas-asas dan Pengantar Studi Hukum Islam Dalam Tata Hukum Indonesia* (Jakarta: Gaya Media Pratama, 2002), p. 164.

interpretation and construction of law, and linking with the norms, principles and methods that govern.

### *The Requirements for The Effectiveness of Receiving Zakat Funds*

#### **1. Establish the concept of expansion in zakat obligations**

The point is that all developed assets are subject to compulsory zakat and have the potential as an investment in poverty alleviation. However, this has not been confirmed by Prophet Muḥammad. However, the argument for this problem is enough to take the generality of the zakat obligation that is in the al-Qur'an and Ḥadīth;<sup>6</sup>

وَالَّذِينَ فِي أَمْوَالِهِمْ حَقٌّ مَّعْلُومٌ

*“And those within whose wealth is a known right”*

خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا وَصَلِّ عَلَيْهِمْ إِنَّ صَلَاتِكَ سَكَنٌ لَهُمْ وَاللَّهُ سَمِيعٌ عَلِيمٌ

*“Take, [O, Muhammad], from their wealth a charity by which you purify them and cause them increase, and invoke [Allah’s blessings] upon them. Indeed, your invocations are reassurance for them. And Allah is Hearing and Knowing”*

...فَاعْلَمِهِمْ أَنَّ اللَّهَ افْتَرَضَ عَلَيْهِمْ صَدَقَةً فِي أَمْوَالِهِمْ تُوْخَذُ مِنْ

أَغْنِيَاءِهِمْ وَتُرَدُّ عَلَى فُقَرَائِهِمْ

*“... Tell them that Allah commands them to pay alms (zakat) from their property, which is taken from the able-bodied among them and given to the poor among them”.*<sup>7</sup>

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<sup>6</sup> Yūsuf al-Qarḍāwī, *Dawr al-Zakāt, fī ‘Illāj al-Mushkilāt al-Iqtisādiyyah*, Translated by Sari Narulita, *Spektrum Zakat, Dalam Membangun Ekonomi Kerakyatan*. Ed. 1 (Jakarta: Zikrul Hakim, 2005), p. 24-25

<sup>7</sup> Al-Imām Zayn al-Dīn Aḥmad bin ‘Abd al-Laṭīf al-Zabīdī, *Al-Tajrīd al-Ṣaḥīḥ li Aḥādīth al-Jāmi‘ al-Ṣaḥīḥ*, Terj. Cecep Syamsul Hari and Tholin Anis, *Ringkasan Ṣaḥīḥ Bukhārī*. Ed.6 (Bandung: Mizan, 2002), p. 282,

The legal basis above does not differentiate one asset from another. Therefore, these assets include general property or all assets; and from Ḥadīth of Prophet Muḥammad, it can be understood that the sentence property here refers to developed assets and not assets that are utilized for personal gain. Therefore, all assets are included in the scope of compulsory zakat unless there is evidence that accompanies it. Ibn ‘Arabī does not oblige zakat on merchandise, because there is no text that obliges. This opinion is contradicted by the best opinion based on the word of God al-Tawbah: 103. In this verse it is clear that what is meant by property includes all assets, because it uses a general wording and does not limit it to a certain scope. It includes all kinds of treasures with various names and various purposes. For those who wish to limit the generality of this treasure, he must present the argument.<sup>8</sup>

Everyone who has excess property (rich people) needs to purify their property. The purification is carried out by giving *infāq* and *sadaqah* so as to be able to cleanse the owner from being stingy and selfish. It does not make sense that this cleansing should only be required of wheat owners and farmers. However, it is not obligatory for mango or tea farmers who own large tracts of land. Or the owners of

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<sup>8</sup> Some fiqh experts limit the types of goods that are obliged to pay zakat, but others extend this obligation to include all assets that are considered developing in their era. The most knowledgeable scholar of fiqh in describing the types of goods that must be paid zakat is Abū Ḥanīfah. He obliges zakat on all plant products that are removed from the earth for business purposes in planting them. In the obligation of zakat, Abū Ḥanīfah does not require one year *niṣāb*. He also requires zakat on horses and all animals bred for business purposes. He also obliged zakat on jewelry. However, he does not oblige all the zakat except for those who are already *balīgh*. Therefore, the property of small children and crazy people is not obliged to give zakat. As he does not oblige zakat 1/10 on fertile land with only rainwater, so the land which is owned by many Muslims is not used as a source of zakat.

factories, apartments and magnificent buildings who generate many times the profit, compared to what is produced by plantation farmers whose work is leased land and not fully owned.<sup>9</sup>

Indeed, every property needs purification from matters of *shubhah* (doubtful) from how to acquire and invest it. Purification of property can only be achieved by issuing zakat, as narrated by Ibn ‘Umar: “Indeed, Allah obligates zakat to purify property (HR. Bukhārī), as narrated in some Ḥadīth: “If you pay zakat on your property, then indeed you have eliminated the evil that there is in it”.<sup>10</sup>

Wealth in Islam is everything on earth that belongs to Allah. As for property owned by humans, it is a derivation of His ownership. Therefore, all human beings including the poor have the right to these assets. Likewise, public and religious interests are categorized as struggles in the path of Allah. This concept includes all the treasures on

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<sup>9</sup> Al-Kasānī from Ḥanafī School said that it is reasonable and logical that the 1/10 obligation of the product is released from the earth; In fact, the zakat that is issued as much as 1/10 of the results obtained and submitted to the poor is a form of gratitude for the favors received and a form of participation so that people who are weak in material are still able to carry out their obligations to worship. And this is one of the cleansing oneself from sins by paying zakat. All of this can be accepted by human reasoning, so that zakat is obliged on all people who are able and rich, as it is required for the owners of plantation and fruit products without any difference between the two.

<sup>10</sup> It is illogical if the purification of assets is limited to only eight categories of goods, as stated by Ibn Hazm without involving other classes of assets which have now become a source of income; on the other hand, all kinds of property require purification to clean the prohibitions in them by paying zakat. It is unwise if Allah obliges zakat to realize this goal by charging it only to everyone who has five camels or forty goats or five wasq wheat, and frees the capitalists who have large factories, magnificent buildings, extensive trade, doctors and engineers, many workers and professionals in their respective fields who are able to have income calculated in their day from the obligation to pay zakat; whereas what they produce is more and more abundant than what is produced by someone who only has five camels, five *ṣāqs* of wheat that he has obtained over the years.

earth and in the hands of the rich; both assets obtained from agriculture, industry, trade and other occupations. In fact, *qiyās* is one of the basic foundations of sharia law according to the *jumhur* of scholars, although Ibn Hazm and those who agree with him have different opinions on this matter. Therefore, a parable can be made (*qiyās*) of all the assets that develop with the assets that the Prophet Muḥammad is obliged to pay zakat. It can also be emphasized that sharia does not differentiate between similar things, as it is impossible to unite different things in one law.<sup>11</sup> A Muslim has full rights to his property. That is why the right of God is in the property. Likewise the rights of those who need help such as the poor who have been set in *naṣ*.<sup>12</sup>

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<sup>11</sup> In fact, there is no sharia that is broken in worship without the permission of Allah. It is known that zakat is not included in *maḥḍah* worship, because it includes the community financial management system in Islam. Incorporating *qiyas* into the issue of zakat is not something new nor is it something that its existence is denied, and this has been known since the time of the companions of the Prophet Muḥammad, including; (a) Indeed, ‘Umar bin Khaṭṭāb ordered to take zakat from the horse, when he found out that the value was equal to a large amount of treasure. This opinion was followed by Abū Ḥanīfah. This Zakat is obligatory as long as the horse is bred for business purposes, (b) Imām Aḥmad obliges zakat on honey, as told in the *atsar* and also as a form of *qiyas* for plantation products and also fruits. As well as the like that are included in the five groups of the eight categories of goods known as zakat obligations. He also requires zakat on all mining goods as a form of *qiyas* for zakat on gold and silver, (c) In fact, Zuhri, Hasan, Abū Yūsuf obliged zakat on what was released from the sea, such as diamonds as a form of *qiyas* for found goods and also mining goods and (4) In fact all the schools of the schools that are scattered, include *qiyas* in punishing zakat. Like the Shāfi‘ī scholars who pay zakat on staple foods in a country or staple foods that are usually eaten by someone in following up on hadiths about zakat *fitrah*, which obliges zakat on *korma*, *raisins*, wheat genius *khinṭah* and *Sha‘īr*; or as *qiyas* staple food for the four types of food above which have been mentioned.

<sup>12</sup> Ibn Hazm has set the same. It has made it obligatory on property rights other than zakat rights by making it the right of a leader to be able to force a capable and rich person to give some of his wealth to the poor. Making the right of the

## 2. Management of zakat from fixed assets and non-permanent assets

Fixed assets are visible assets which everyone is able to describe and count; including grains and fruits which include plantation products, livestock such as camels, cows and goats. Meanwhile, non-permanent property is money or the same as merchandise. The scholars differed in the position of zakat fitrah. Some of them consider it as permanent property, while others consider it as non-permanent assets.<sup>13</sup> Al-Qur'an and Ḥadīth explain that the leader or government is responsible for managing zakat, and the texts do not distinguish whether zakat is taken from permanent assets or non-permanent assets. All zakat assets are the responsibility of the Islamic government to collect and distribute.

Rasulullah has never sent to take zakat from non-permanent property or fixed property, for two reasons; (1) A Muslim pays zakat directly to Rasulullah as a form of obedience to him and to maintain the stability of the Faith they have. Where their desire to fulfill what is obligatory is more based on finding the pleasure of Allah, (2) The restrictions in the division of this property can not be done except by the companions. They are not obligated to it. But they still fulfill it, because

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poor fakir to fight hard in getting it so that he is spared from hunger and destruction. But more important than the obligation to issue the rights of others outside the obligation of zakat, it will be better to fulfill it with the same portion for every able and wealthy person. But when there are still many needs that have not been met, then only return to the provisions again; that in every property of the able and rich people there are other rights that must be issued in addition to the obligation of zakat

<sup>13</sup> There is an opinion that says that the obligatory zakat assets are only for fixed assets. Whereas for non-permanent assets, zakat is only represented by individuals and is not given to zakat institutions which are fully responsible for its distribution. Yūsuf al-Qardāwī, *Dawr al-Zakāt, fī 'Illāj al-Mushkilāt al-Iqtisādiyyah*, p. 109.

there is a call of conscience that revives the spirit of Islam in them. Withdrawal and collection of zakat is carried out with the help of leaders taken from fixed and non-fixed assets. Although the method used by ‘Umar is different from the one used by Rasulullah and Abū Bakr in collecting zakat by obligating on non-permanent property, due to the size of the area. ‘Umar put forward the concept of ‘*Ashir*’ by taking zakat from the merchants on the zakat of merchandise when they have passed the ten limit (*‘Ashir*).

During the ‘Uthmān caliphate, the sources of funds that filled the baitul mal mostly came from *Fā’yi* (Taxes for non-Muslims who chose the peaceful way), *Ghanīmah* (spoils of war), *Jizyah* (taxes for non-Muslims), *Ushr* (tenth zakat for land watered with rainwater), and *Ṣadaqah*. All this has made the existing cash very full, after God opened for them a lot of expansion and expansion of the area and their lives are also overflowing with wealth.

‘Uthmān also has the view to collect only from fixed assets. Meanwhile, non-permanent assets, ‘Uthmān handed over the responsibility to their respective owners to fulfill them individually. ‘Uthmān put great confidence in them and also in the faith they had. Also as a form of respect and trust for them by not checking their assets too much and allowing them to calculate and pay their own zakat until the results achieved from zakat are very much. All of this is based on the *ijtihād* carried out by ‘Uthmān. If many people do not care about this in the future so that they do not pay zakat on their assets which are not transparent, then it is all due to the lack of religious awareness they have, and the weak belief that is in their hearts.

Some fiqh experts interpret that ‘Uthmān delegated the issue of zakat on this impermanent property to his friends. According to al-Kasānī, zakat on non-permanent assets was taken and collected by the Prophet Muḥammad, Abū Bakr, ‘Umar bin Khaṭṭāb until the time of ‘Uthmān bin ‘Affān. When he had accumulated a lot of wealth during ‘Uthmān’s time, he saw that there was a good interest in handing over the trust of zakat to its respective owners. This is agreed by the *ijmā’*. Therefore, the owner of the property does not appear to be the representative of the leader in collecting their respective assets for zakat. And, this does not go beyond the leader’s rights. In this case, the companions said: “If a leader knows that his citizens leave the obligation of zakat (for assets that are not visible), then he has the right to collect”.

So it is clear that the job of a leader is to collect zakat, both from fixed assets and non-fixed assets. When it was felt difficult to collect zakat from non-permanent property in the time of ‘Uthmān, and the property in Baitul Mal at that time was full and piled up, then ‘Uthmān also handed over the matter to the owner to fulfill it individually as a representative over himself. If it turns out that they can not be a representative and leave the obligations entrusted to them by not exercising the right of God on their property, then the leader takes over the property and returns to the original policy.<sup>14</sup>

As a comparison, in the Kingdom of Saudi Arabia, a regulation has been issued which obliges *Muzakkī* to surrender half of their zakat to Baitul Mal, both for their money and their merchandise. And leave the other part to the owner so that they can give it to people who are entitled

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<sup>14</sup> Yūsuf al-Qarḍāwī, *Dawr al-Zakāt, fī ‘Illāj al-Mushkilāt al-Iqtisādiyyah*, p. 117

to receive zakat, whose supervision is left to Allah. Similar policies can be implemented in Indonesia by requiring *Muzakkī* to pay zakat at least 2/3 to Badan Amil Zakat Nasional, while the remaining 1/3 can be distributed by *Muzakkī* to distribute to relatives or neighbors.

### 3. Accountable and professionally managed administration

A good law when not accompanied by a reliable administration, a thought that understands the role of comprehensive zakat, then will be meaningless. Because, there is a connection between the rules and Human Resources. Accountable administration has several elements, *are*;

#### *Selection of the best human resources to occupy zakat institutions*

The standardization of human resources who will sit in zakat institutions is in accordance with the requirements proposed by *fiqh* experts, namely: a Muslim, has the capability to work, and knows his role in the institution and can be trusted. This also becomes the classification of Human Resource in Islamic Political against the general requirements of everyone who carries out a task. These requirements are collected in two terms; able and *amanah*. Both of these are implications for what is in Qur'an;

قَالَتْ إِحْدَاهُمَا يَا أَبَتِ اسْتَأْجِرْهُ إِنَّ خَيْرَ مَنِ اسْتَأْجَرْتَ  
الْقَوِيَّ الْأَمِينُ

“One of the women said, “O my father, hire him. Indeed, the best one you can hire is the strong and the trustworthy.” (al-Qaṣāṣ [28]:26).

Furthermore, the classification of human resources described by Prophet Yūsuf, namely the mandate in maintaining a matter and knowledge or capability;

قَالَ أَجْعَلْنِي عَلَى خَزَائِنِ الْأَرْضِ إِنِّي حَفِيظٌ عَلَيْمَ  
“[Joseph] said, “Appoint me over the storehouses of the land. Indeed, I will be a knowing guardian”. (Yūsuf [12]:55).

The specialty of human resources who have skills or are capable of working is the ability to create innovation and repentance. Likewise with trustworthy human resources, always maintaining trust when it is related to financial matters.<sup>15</sup> He should have a fair nature by not turning only to the person he likes and not rejecting the person he hates. His desires are not only inclined towards the rich or more in favor of the poor. He must do everything in order to achieve the pleasure of God.<sup>16</sup>

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<sup>15</sup> Indeed, tasks related to financial problems will be able to detract from the heart when this task is handed over to people with weak personalities. Because, money can sometimes weaken Faith when he is in front of his eyes. People with weak personalities will give a bad description of zakat management. And lower the hopes of the people with their bad morals in the application of Islamic sharia, when they are given this heavy responsibility. Therefore, in selecting people who sit in the zakat institution, extra caution is required as well as high precision, especially those who hold important positions in the institution. Because basically, they are like the heart that is in the human being, if they are good then the human being is good. However, when they are bad then it is bad. Choosing people who are obedient and well known in carrying out their religion and good morals in carrying out their duties in order to achieve the pleasure of Allah.

<sup>16</sup> One of the examples of this noble nature as narrated by the hadith scholars and also the historians of ‘Abdullah bin Rawāhah Anṣārī, when he was sent by the Prophet Muḥammad to be a zakat bearer for the fruit plantations of the *Khaibar*. Rasullullah himself at that time had planted for them half of the existing orchards. When ‘Abdullah came to them, they then collected all the ornaments of their wives and presented them as gifts, as the Jews did in buying a glory with abundant wealth and high lust. But it turns out that Ibn Rawāhah did this with something they never imagined before. He said to them with the faith of a high Believer: “O Jews, you are indeed the creatures of Allah that I hate very much. What are you doing by bringing me something that can turn my gaze away. Indeed, what you do to me is a form of bribery and it is very hateful. Indeed, we will never eat the fruit from it”. Then he also performs his duty in

A zakat officer must also be *'aftif* (keep away from a disgraceful attitude) by not reaching out or receiving anything from the zakat money. Because, actually zakat is intended for the poor and other beneficiaries who are more entitled. And, he also has got the part that has been assigned to him, as an honorarium for his work. So for someone who salivates to see zakat money and then he takes it, it is as if he has eaten the rights of the poor and the rights of those who need it more. In fact, what he had eaten was hellfire.<sup>17</sup>

It was narrated from 'Ubādah bin Ṣāmit that the Prophet Muḥammad sent him to collect zakat, then he said: *"O Abū Wālid, fear Allah. The one who brings camels, cows and even goats will not come on the Day of Judgment unless he also brings his voice."* Then he said: *"O Messenger of Allah, what is that?"*. Then he replied: *"Indeed, and I swear to it"*. then 'Ubādah said: *"By God who has sent you, I will not work for you in anything. 'Ubādah issued the statement out of fear of himself as most Muslims do"* (HR Ṭabrānī). Prophet Muḥammad did not allow zakat workers to receive gifts. Because, in general, gifts are given as a form of bribe, so he forbade this very thing against one of the zakat officers at the time many gifts came to him; it is said to him: *"I give you this gift"*. When this matter was conveyed to the Prophet Muḥammad,

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measuring the property they have and then selects and takes what is obligatory to pay zakat. They also said: *"With this, the heavens and the earth were built!"*

<sup>17</sup> Prophet Muḥammad gave a stern warning in keeping the property of zakat and warned the workers with a painful punishment, when they did not pay attention and violated the limits that have been set; by taking something that is not their right that has been collected. It is narrated from 'Ādī bin 'Umayr that he said: *"I heard the Prophet Muḥammad say: "Whoever is given a task and then he hides a needle or something else, then he is a traitor who will come with the goods he hid on the Day of Judgment"*. (HR by Muslim and Abū Dāwud)

he said: *“Is it not better when the zakat officer sits in his parent’s house, then he is given the gift, when indeed his gift is based on good intentions?. By Allah, let not one of you take anything that is not his right unless you want to bring something on the Day of Judgment”*. (HR. Shaykhānī dan Ibn Dāwud).

### ***Maintain balance and be thrifty in administrative finances***

Good management is to make it easier and efficient in administrative expenses as much as possible. This means to stay away from problems and minimize the expenses needed to achieve the targeted goals effectively and economically. One way to make this happen is by selecting local officials. Where the zakat is collected to minimize the costs required; compared to hiring the services of foreigners who overburden the costs at the institution with a large fee. Meanwhile, local people can live at home with their families with a salary that is in accordance with the work standard and the responsibilities imposed on them. All of this is intended so that zakat administrators can focus more on empowering zakat institutions. All zakat administrators are permanent employees who devote themselves to zakat institutions. With so many ideas, production and innovation that can be done. If the existing administrators work half the time because they work in other places, it will make it difficult for them to focus on how the zakat institution can be large and efficient.

## **4. An accountable distribution**

### ***Prioritizing domestic distribution***

The first thing in the zakat distribution step is to do local distribution, or in other words, prioritizing zakat recipients who are in

the closest environment to zakat institutions, compared to the distribution to other regions. This is better known as centralistic or related to the surrounding environment. Each combined village adjacent to the central region must take precedence over other regions that also have branches of this institution. The advantages of the centralistic system in allocating zakat make it easy to distribute to each province. Almost in every Islamic country started the allocation of zakat from the center and then expanded to cover many areas.

While the excess that exists in branch institutions in each region, the distribution is returned to the central institution so that it can better help other regions that only collect zakat on a small scale. Where these areas may be weak in funding due to the lack of zakat that is available. And, it could be that there are more poor people who need more. So, there can also be implemented poverty alleviation projects through the receipt of zakat. This is the direction given by Islam in the allocation of zakat. And this is also a policy that is wise, fair, and in line with developments in the financial system and administrative management.<sup>18</sup>

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<sup>18</sup> It may not be known the value that Islam directs unless we can compare it with what happened in the Persian, Roman and other developed countries before the advent of Islam. Mankind in the days of Ignorance and also in the dark ages have learned how to double the taxes and income taken from farmers, industrialists, business heroes, small traders and other workers who do their work in a *halāl* way and with hard work. Where they have to stay up in the middle of the night and work hard during the day to be able to produce benefits mixed with sweat, blood and tears. Then all the profits are handed over to the emperor, king, leader or sultan in the capital for the sake of the eternity of his power and glory. And, also for the sake of hiring guardians, followers and assistants. If from the tax is left, then it will be used for the expansion of the capital and beautify it in order to satisfy the citizens. If it remains, it is projected for the surrounding areas which are generally less noticeable in its existence. Though from the area flows a lot of taxes collected from a lot of sweat and tears of the community. After the advent of Islam, Muslims were

The evidence for this distribution system is Ḥadīth of Prophet Muḥammad and the caliph after him. Where Prophet Muḥammad was confronted with his delegation who handled zakat issues from various regions, Prophet Muḥammad ordered to take zakat from rich people and give it to the poor among them.

It is narrated from Mu'adz that Prophet Muḥammad sent him to Yemen and ordered to take zakat from the rich who were among them, then hand it over to the needy who were among them. Al-Baghwī in explaining this said: *“This is a proposition that distributing zakat to other areas, where there are people who are entitled to receive are not allowed; because in fact zakat taken from an area is designated for the region itself”*.<sup>19</sup>

From Abī Juhayfah said: Prophet Muḥammad came to us who collected zakat from the rich among us and gave it to the poor among us, while I was at that time an orphan, they also gave me a young

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required to pay zakat as the leader told them to take from those who were obliged to pay it. Then began to make the distribution system from the area where the zakat was taken. So that area is the first to get its distribution. This is in line with the existence of livestock and also plantations, because in fact zakat is distributed where it is found. This is also in line with the *zakat Fitrah* which is distributed in the area where the zakat is collected. But the scholars differ in the distribution of money; is it distributed where the property is found or where the owner lives? But a popular opinion reveals that the distribution of zakat depends on where the property is located and not where the owner lives.

<sup>19</sup> Mu'adz also carried out Prophet Muḥammad's orders and distributed the zakat he took in Yemen to the Yemeni people. Even distributing it to every area where there are many poor people, and he also wrote a statement which reads: “Whoever moves from the place or region where he used to live with his family, then his zakat is distributed in the area where his family lives”. Yūsuf al-Qarḍāwī, *Dawr al-Zakāt, fī 'Illāj al-Mushkilāt al-Iqtiṣādiyyah*, p. 141; Ahmad Maulidizen. Business Ethics: Analysis of al-Ghazali's Economic Thought With Sufism Approach. Religia; Jurnal Ilmu-ilmu Keislaman. Vol 22, No 2 (2019); p. 165

camel”. In the authentic Ḥadīth it is narrated that an Arabian asked Prophet Muḥammad some questions, among them: “*By Allah who has sent you, did Allah send you to take zakat from the rich among us and then distribute it to the poor among us?*” Then he replied: “*True*”.

This was also done during ‘Umar’s time, namely by distributing zakat where it was collected. And return the zakat officers to their respective areas without bringing anything from the zakat they collect except for part of what is their right. ‘Umar was asked by one of the zakat officers in charge of collecting zakat for the Bedouins; “What should we do with the zakat?”. Then Umar replied: “By Allah, I will return the zakat to them so that it is possible for each of them to get a hundred camels”. Thus zakat is distributed, that is, in the area where it is collected. Because the purpose of zakat is to cover the needs of the poor. Therefore zakat should be distributed where it is taken.

Imām Mālik stated: “It is not permissible to distribute zakat to other areas outside of the area where zakat is collected unless there are many people in that area who are in dire need of it. So with this exception, a leader may distribute zakat to that area after doing more in-depth research”. Ibn Qasim said: “Surely it is permissible to distribute part of the zakat collected outside the area where the zakat was collected, if it is really urgent”. Narrated from Ṣaḥnūn, he said: “If a leader gets information that an area outside his area is in dire need of financial assistance, then he may distribute part of his zakat outside that area to people who are more in need outside of people who should receive zakat in the region.”<sup>20</sup> This is how zakat is distributed, which is initially

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<sup>20</sup> Yūsuf al-Qardāwī, *Dawr al-Zakāt, fī ‘Illāj al-Mushkilāt al-Iqtisādiyyah*, p. 147.

distributed in the area where it is collected. However, if there are other areas that are in great need, they can be distributed to that area, because Muslims are brothers.

### ***Fair distribution***

Good distribution is the existence of equal justice among all groups that God has set as the recipient of zakat and justice for each individual in each group of zakat recipients. The meaning of fair here is not the same measure in the distribution of zakat in each group of recipients, or in each individual. The meaning of justice here as al-Shāfi‘ī says; Taking care of the interests of each recipient of zakat and also *maṣlahah* for the Islamic world. Among the fair indicators are;

- a. If a lot of zakat is generated, each group should get its share according to their respective needs. It is not permissible to prohibit a certain group from getting its share, especially if it is found that that group really needs it. It is the leader's responsibility to collect and distribute it properly to each recipient of zakat.
- b. The distribution must be comprehensive to the eight groups that have been determined. It is not a provision to equalize the same amount and portion of zakat in each group. However, all of that is seen and determined based on the number and needs. It could be that in one area there are a thousand indigent people, but not in it *ghārimīn* (people who owe for good) or Ibn Sabil except for ten people. Then how is it possible to equate this part of a thousand people with only ten people? Therefore, the author argues, that which was revealed by Imām Mālik and Ibn Shihāb that the distribution of zakat depends on the amount and needs because one

group that has a large number and urgent needs get more distribution compared to other groups.

- c. It is permissible to give all parts of zakat to only a few groups of zakat recipients, if it is found that the needs that exist in that group require special handling. As the distribution of zakat to the eight groups of zakat recipients does not always have to be the same level among the receiving individuals. However, it is permissible to exaggerate parts to several individuals according to their needs, because the needs that exist in each individual are different from one another. But the important thing about all this is to make the excess, really a clear need and interest and not out of lust. Also without harming other individuals from each existing group.
- d. Making the poor as the first group to receive zakat, because meeting their needs and making them independent from others is the goal of obliging zakat. In fact, Rasulullah Saw did not mention other zakat recipients apart from the poor in his conversation with Mu'adz; "Take zakat from the rich who are among them and then hand it over to the poor who are among them".

This is based on the view that this group is the most important group and needs intensive attention. For this reason, a leader is not allowed to distribute his zakat only to his soldiers, regardless of the weaker parties who need zakat more than the poor. Until they have to live with hunger and lose their rights. So that it causes jealousy, envy and hatred in them. In addition, if there is a need that is more urgent and requires faster handling, then may this be prioritized rather than giving zakat to the poor. Like the existence of war and occupation of an Islamic state.

- e. It is better to take Imām Shāfi‘ī’s opinion in determining the maximum portion to be given to zakat officers, both those who are tasked with collecting and distributing it. Imām Shāfi‘ī has determined it by measuring the price or salary taken from the results of zakat and is not allowed to take more than the predetermined size. The defect that often occurs in many tax agencies is the amount of operational costs that are charged to the taxes that have been collected. Until the results that arrive at the tax treasury are not more than they should be, because they are cut by high operating costs. So that there is a waste of operational costs that should be suppressed; as well as prestige, elegant offices, striking appearances and many tendencies do not fit into this issue. All of these costs are taken from the collected taxes which should be the right of those who need it more.

#### ***Build trust between Muzakkī and Mustahiq zakat***

Building trust between *Muzakkī* and *Mustahiq* zakat here is not giving zakat to everyone who asks for it or everyone who looks like a needy person. Anyone who claims to be a *ghārim* (who owes money for good), *Ibn sabil* or someone who is struggling in the way of Allah. Zakat can only be given after the belief that the recipient is the rightful person by asking this question to just people who live in their environment, or who know the real situation. This requirement was made because of the importance of distributing zakat in each region to people who are entitled to receive it; and there is no doubt that the village or city people know the people who need zakat who live among them and know the extent of someone’s misery, including their lies and tricks to others.

One of the Ḥadīths of the Prophet Muḥammad who observed those who will receive zakat is the Ḥadīth of Qubayshah bin Makhāriq narrated by Aḥmad and Muslim. In it there is a statement that a person is not entitled to receive zakat unless he experiences one of three things; (a) A person who has dependents, then he may receive zakat so that he can be independent and stop begging for help from others, (b) A person who is hit by a major disaster who loses his property, then he may receive zakat until he can be independent in his life and (c) someone who is poor, and this is confirmed by the statement of three of his people; this person is indeed poor. With this, he is allowed to receive zakat so that he can be independent in his life.<sup>21</sup>

This which reinforces the requirement for a witness for someone who claims to be indigent and asks for zakat, is based on the behavior of some people who like to exaggerate the problems that occur and distort

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<sup>21</sup> Imām Kḥiṭābī revealed that in this Ḥadīth there are many knowledge and benefits. Because this Ḥadīth is included in the chapter on science and wisdom. This Ḥadīth has described that the three groups that can receive zakat are: one rich person and two poor people, one of whom is the inner poor and the other poor outwardly. Rich people who can receive zakat are people who have dependents. What is meant by liability here is the existence of enmity between the two races in matters of property and life, which is capable of causing prolonged enmity which when left will lead to greater slander. Then a man becomes an intermediary between the two by trying to reconcile the two by guaranteeing all their property so that they are satisfied and calm the animosity that exists between the two. Then they finally accepted each other's brotherhood. This man who has done something good and expects good from what he does until it is not something good when he sacrifices his property for the sake of this peace. So it is good if the property that he has used is returned from the revenue of zakat until he is released from his dependents and he can also get out of the agreement that has been made. As for the poor outwardly, it is a person who is afflicted by a disaster in his property that causes him to perish. So-called disasters in general are things that seem to happen such as floods that drown property, fires that burn property, winters that destroy crops, and more. Yūsuf al-Qardāwī, *Dawr al-Zakāt, fī 'Illāj al-Mushkilāt al-Iqtisādiyyah*, p. 152.

the facts. As a result, many people think that people who refrain from asking for help are rich people, while people who beg are poor people. But the reality is not so. Al-Quran has given attention to the poor in Medina, namely people who get priority in receiving zakat and *sadaqah*, with the word of Allah;

لِلْفُقَرَاءِ الَّذِينَ أَحْصَرُوا فِي سَبِيلِ اللَّهِ لَا يَسْتَطِيعُونَ ضَرْبًا فِي  
الْأَرْضِ يَحْسِبُهُمُ الْجَاهِلُ أَغْنِيَاءَ مِنَ التَّعَفُّفِ تَعَرَّفَهُمْ بِسِيمَاهُمْ لَا  
يَسْأَلُونَ النَّاسَ إِلْحَافًا وَمَا تُنْفِقُوا مِنْ خَيْرٍ فَإِنَّ اللَّهَ بِهِ عَلِيمٌ

*“[Charity is] for the poor who have been restricted for the cause of Allah, unable to move about in the land. An ignorant [person] would think them self-sufficient because of their restraint, but you will know them by their [characteristic] sign. They do not ask people persistently [or at all]. And whatever you spend of good - indeed, Allah is Knowing of it”* (al-Baqarah [2]:273).

The verse becomes the basic foundation in knowing and distinguishing between people who need and who do not need zakat. So that it can recognize people who on their appearance do not need pity, but actually do. Finding out using witnesses does not always have to be done openly so as not to drop the honor that has been guarded so far.

## 5. Job productivity through Islamic management

For the successful implementation of zakat, all conditions must be met. This condition is a condition that emphasizes the importance of completing the tasks regulated in Islamic management. There is seriousness towards work productivity which is based on Islam, so as to make people follow the established Islamic laws and carry out all their obligations and stay away from the prohibitions that have been decided. Because, all the purposes of zakat will not be realized and will also not have a significant influence in the Muslim community who like to

neglect obligations to Allah, violate orders and belittle all His laws, and do not get used to always following sharia or Islamic guidance.

Evidence of the above statement; that Allah will not tell us to just pay zakat alone. Because, just zakat alone will not be able to form an ideal Muslim society. Indeed, Allah commands us to pay zakat along with His commands for us to pray and perform other obligations. From this one cannot imagine the success of zakat in Muslim societies who like to neglect prayers and follow their passions more, as Allah says;

وَأَقِيمُوا الصَّلَاةَ وَآتُوا الزَّكَاةَ وَارْكَعُوا مَعَ الرَّاكِعِينَ

“And establish prayer and give zakah and bow with those who bow [in worship and obedience]” (al-Baqarah [2]:43).

Abū Bakr said: “By Allah, I will kill you who like to separate prayer with zakat. Therefore, prayer is always associated with zakat in twenty-eight places in the Qur’an”<sup>22</sup> Therefore, it will be difficult to realize the purpose of zakat in areas where the people silence the heinous and evil deeds that occur. As well as closing his eyes from the damage that exists, even neglecting his obligation in calling to goodness and forbidding evil. Indeed, Allah has linked between prayer and zakat in many places in the Qur’an, as Allah says;

وَالْمُؤْمِنُونَ وَالْمُؤْمِنَاتُ بَعْضُهُمْ أَوْلِيَاءُ بَعْضٍ يَأْمُرُونَ  
بِالْمَعْرُوفِ وَيَنْهَوْنَ عَنِ الْمُنْكَرِ وَيُقِيمُونَ الصَّلَاةَ وَيُؤْتُونَ  
الزَّكَاةَ وَيَطِيعُونَ اللَّهَ وَرَسُولَهُ أُولَئِكَ سَيَرْحَمُهُمُ اللَّهُ إِنَّ اللَّهَ  
عَزِيزٌ حَكِيمٌ

“The believing men and believing women are allies of one another. They enjoin what is right and forbid what is wrong and establish prayer and give zakah and obey Allah and His Messenger. Those - Allah will have mercy upon them. Indeed, Allah is Exalted in Might and Wise” (al-Tawbah [9]:71).

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<sup>22</sup> Yūsuf al-Qardāwī, *Dawr al-Zakāt, fī ‘Illāj al-Mushkilāt al-Iqtisādiyyah*, p. 158.

In fact, the obligations and laws that exist in Islam are interrelated with one another. Every obligation that exists has its own role and influence in the life of individuals and society. Ignoring one of the existing obligations will affect the resulting overall strength. It is for this reason that Allah denounced the Children of Israel who lived before us; they like to do one duty ordered by abandoning other obligations and also they believe that some books were revealed by denying some others.

## **6. Fund Distribution Concept**

Islam is very concerned about poverty. Even poverty is seen as one of the biggest threats to the faith. Islam views that poverty is entirely a structural problem because God has guaranteed the fortune of every creature that has, is, and will be created (al-Rum [30]: 40 and Hud [11]: 6) and at the same time Islam has closed the opportunity for cultural poverty by giving obligations to earn a living for each individual (al-Mulk [67]:15). Every creature has its own sustenance (al-Ankabut [29]: 60) and they will not starve (Taha [20]: 118-119). In Islam, the head of the family has an obligation to meet the basic needs of family members. If unable, then the obligation falls to a close relative. If it is not able to, the obligation falls to the state. Thus, Islam encourages countries to overcome poverty by meeting the basic needs of the community (basic rights approach).<sup>23</sup>

In an Islamic perspective,<sup>24</sup> poverty arises due to various structural causes; (1) Poverty arises because of human crimes against nature (al-Rum [30]: 41) so that humans themselves then feel the impact (al-Syura

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<sup>23</sup> Yusuf Wibisono, *Op. Cit*, p. 22-23

<sup>24</sup> *Ibid*

[42]: 30), (2) Poverty arises because of the ignorance and ignorance of the rich (Ali Imran [3]: 180, al-Ma'arij [70]: 18) so the poor are not able to get out of the circle of poverty, (3) Poverty arises because some people behave wrongly, exploitative, and oppressing others, such as eating the property of others in a false way (al-Taubah [9]: 34), eating the property of orphans al-Nisa' [4] : 2, 6, and 10), and consuming usury property (al-Baqarah [2]: 275), (4) Poverty arises because of the concentration of political, bureaucratic, and economic power in one hand. This is illustrated in the story of Fir'aun, Haman, and Qarun who allied in oppressing the Egyptian people during the lifetime of the Prophet Moses (28: 1-88) and (5) Poverty arises because of external turmoil such as natural disasters or wars so that the country that was originally rich turned poor. Impoverished natural disasters such as those affecting the Saba (Saba' [34]: 14-15) or wars that create poor refugees who were driven out of their country (al-Hasyar [59]: 8-9).

As a mandatory expenditure program for mandatory expenditure in the Islamic economy, the impact of zakat should be significant and run automatically in the Islamic system. There are several reasons for this:

- a. The allocation of a zakat fund is clearly established in sharia (al-Taubah [9]: 60) where zakat is only for the eight classes (*aṣṇāf*): *fuqarā'* (fakir), *masākīn* (poor), *ʿĀmilīna ʿalayhā* (management zakat or *ʿĀmil*), *Mu'allaf qulūbuhum* (those who are at ease), *riqāb* (liberating slaves), *ghārimīn* (debtors), *sabīlillah* (fighters in the way of Allah), and *ibn sabīl* (those on the way). Jumhūr scholars agree that apart from these eight groups, it is illegal to receive alms. Further, the Quran mentions the poor and the poor as the first and

second group in the charity list.<sup>25</sup> Therefore, the Qur'an prefers this group. That is to solve the problem of poverty, and to help the poor is the first and the main goal of charity.<sup>26</sup> The importance of eradicating poverty is that according to Jumhār Scholars (Ḥanafī, Mālik and Aḥmad) it is possible to give charity to groups only. According to Ḥanafī and Mālik allowing the payment of zakat to just one person among the eight groups. Mālik added giving alms to those who were in dire need compared to other groups was a circumcission. This characteristic makes zakat inherently propoor and self-targeted. None of these conventional fiscal instruments has such characteristics.

- b. Zakat is imposed on a broad basis and covers a wide range of economic activities. Zakat is collected from agricultural products, pets, gold and silver reserves, commercial business activities, and mines extracted from the soil. Contemporary *fiqh* even states that zakat is also derived from all income generated from physical and financial assets and workforce skills. As such, the potential for receiving zakat funds is significant. This is an important capital for financing poverty alleviation programs.
- c. Zakat is a spiritual tax that every Muslim must pay under any circumstance. Therefore, the receipt of zakat tends to be stable. This

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<sup>25</sup> *Ibid*, p. 24; Nurul Huda, et.al., *Zakat Perspektif Mikro-Makro Pendekatan Riset*. Ed 1 (Jakarta: Penadamedia Group, 2015), p. 107-108

<sup>26</sup> Yusuf Qardawi, *Fiqh Zakāt, Op. Cit*, p. 510

will ensure the sustainability of the poverty alleviation program, which typically takes a relatively long time.<sup>27</sup>

Unlike the Islamic economy which stipulates that the receipt of zakat funds is entirely a source of funding for poverty alleviation programs, in the conventional economy there is no earmarked mechanism of government revenue for poverty alleviation programs as does the zakat system. Ad hoc mechanisms in this conventional system on the one hand provide space for macro-economic policy flexibility. But on the other hand, this is a source of uncertainty for poverty alleviation programs.

According to M. Fahim Khan in his book *Essays in Islamic Economics*, as quoted by Yusuf Wibisono in his book “managing Indonesian zakat”, zakat also plays an important role in poverty alleviation through employment creation. The Islamic socio-economic institutional framework encourages job creation through two channels, namely: the creation of fixed-wage jobs and the creation of entrepreneurial opportunities. And one of the most important institutional frameworks in the Islamic economy for job creation is zakat.<sup>28</sup>

In the Islamic economy, financial capital (money) is prohibited from being leased and may not claim rent claims (interest). The choice to leave financial capital unemployed is difficult because it will be subject to zakat penalties so that it will be reduced every year. The only way for

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<sup>27</sup> Wahbah al-Zuhayli, *Zakat Kajian Berbagai Mazhab*, Translated by Agus Effendi and Bahruddin Fananny. Ed 7 (Bandung: PT. Remaja Rosdakarya, 2008), p. 279

<sup>28</sup> Yusuf Wibisono, *Mengelola Zakat Indonesia*. Ed 1 (Jakarta: Kharisma Putra Utama, 2015), p. 24

money to not be reduced and obtain results is by engaging in entrepreneurial activities willingly to bear the risk of the business to earn profits.<sup>29</sup>

## 7. Zakat Distribution Model in Indonesia

In modern economy, the distribution model of zakat in poverty reduction can be divided into at least two large groups, namely:

1. Distribution of zakat for poverty due to unemployment (a compulsion).

Unemployment occurs because of a compulsion in which a person has no right at all to choose this status, and is required to accept it. This kind of unemployment is like a disaster that is not able to reject it, like other calamities. This kind of unemployment occurs because someone

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<sup>29</sup> The cause of the prohibition of a transaction in Islam is caused by several factors: (1). *Ḥarām li dzātihi*, transactions are prohibited because objects (goods and or services) that are transacted are also prohibited, for example liquor, carcasses, pork, and so on. So, a contract of sale and purchase becomes *haram*, even though the purchase agreement is legitimate. (2). *Ḥarām li ghayrihi*, even though the thing or service being traded is not something that is forbidden, it can be haram if it violates two things; a). Through the principle of liking and liking, for example fraud occurs. Fraud occurs in quantity, quality, price and delivery time. b). Violating the principle of wrongdoing (persecuting) and being wronged (persecuted). For example, transacting something that is *gharār* (unclear), market engineering in supply (*ikhtikar*); the seller takes advantage above the normal profit by reducing supply. Includes engineering demand (*bay' najāsī*); buyers make counterfeit purchases, as if there were a lot of demand for a product, so that the sale price of the product goes up. Losses of all kinds, gambling, and bribery are also included in violation of the principles of torture and abuse. (3). Invalid (complete) agreement. For example, the terms and conditions are not met, *ta'alluq* (two terms are intertwined), and two in one (e.g., a transaction is not clear whether to rent or sell). Adiwarmanto A. Karim, *Bank Islam: Analisis Fiqih dan Keuangan*. Ed 3 (Jakarta: PT. Raja Grafindo Persada, 2006), p. 20-49

does not have the slightest skill, which can actually be learned since childhood, namely as capital in earning a living.<sup>30</sup>

In general, *jabāriyah* unemployment is the responsibility of the community and local government, but parents and guardians have been less or even disregarded their teaching since childhood, which is well equipped to make use of it in the future. Or maybe someone has learned certain skills, but these skills become useless because of changes in the environment and the times. So he must learn many things that are more appropriate to the age and more useful for the future.<sup>31</sup> Another possibility is that someone has learned a certain skill, but he needs a lot of tools and equipment to support that skill. However, unfortunately he did not have the capital for it. Like a trader, he needs capital to start his business, or someone who is an agricultural expert, but he does not have the equipment to support farming; like a plowing tool or does not have a plot of land that can be tilled.<sup>32</sup>

Thus is the guarantor zakat for some Muslims who have not been financially fortunate. For this reason, the role of zakat is not just to provide a sum of money or a few kilos of basic food which is only enough to support a recipient of zakat within a few days or weeks. After that, they return to their poverty conditions by waiting for the mercy of others. Indeed the role of zakat is how a *Mustahiq* can support himself and those who are in his responsibility with his own efforts.

Therefore, every person who has one special skill or has a trade talent, is entitled to get a part of the zakat available, so that he is able to

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<sup>30</sup> *Ibid*, p. 7

<sup>31</sup> *Ibid*

<sup>32</sup> *Ibid*; Asnaini, *Zakat Produktif dalam Perspektif Hukum Islam* Ed 1 (Yogyakarta: Pustaka Pelajar, 2008), p. 72-73

carry out his profession. In the end, he was able to get a steady income that could meet his daily needs. Even meeting the needs of his family regularly and forever. As for someone who is weak and unable to carry out his skills, profession, or work to earn a living for his life, Islam has established a special law.<sup>33</sup>

Al-Nawawi explained in *Majmū'* as quoted by Yūsuf al-Qardāwī, that the level and size of zakat is distributed to the poor, namely; *“If he is accustomed to doing a certain skill, then he is given zakat to be able to buy all the necessities needed in order to be able to fulfill his skills or to buy his tools, both cheap and expensive. With this measure he is able to benefit from the results of his efforts. Therefore, this size is different in every profession, skill, region, era and also people who accept it”*.<sup>34</sup>

However, if a person has not mastered the expertise and skills that can support him in meeting his daily needs, then he is given zakat that is able to sustain his life in accordance with the needs of the lives of people of his age and the area in which he lives, these needs are not only measured in a year, but given for the rest of his life. The gift is not in the form of cash to meet the needs of the rest of his life in accordance with general standards. However, by giving something that will bring in income every month. For example, giving him a house that he can lease, so as to produce material to meet the cost of living. If the income is still less than the needs he needs he is still entitled to get a part of zakat. All of this is only for people who do not have the expertise and ability to provide for their lives. If someone has a particular skill or ability, then he

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<sup>33</sup> Yusuf Qardawi, *Daur al-Zakāt...*, *Op. Cit*, p. 8

<sup>34</sup> *Ibid*, p. 9

is given zakat in accordance with the price of goods supporting his expertise, even though the price is relatively expensive.<sup>35</sup>

2. Distribution of zakat for poverty due to unemployment of *Khiyāriyah* (an option).

Unemployed *Khiyāriyah* is one who chooses to be unemployed, because he is basically a person who is able to work, yet chooses to be hands-on and lazy until it becomes a burden on others. He begged but never gave, taking advantage of the people. He chooses to ruin his potential rather than to use it well. He has no business and is a waste of society. Islam is very much against people like this and has little regard for what they do, though many of them reason, that they are doing this (leaving the obligation to earn a living in the world) to concentrate on the Hereafter and worship Allah alone. Indeed, Islam does not recognize such a world of secularism.<sup>36</sup>

In a statement ‘Alī bin Abī Tālib said: “Making a living in a way that is doubtful (doubtful in its own way) is better than laziness”. ‘Abdullah bin Zubayr further said: “*The worst thing in the world is unemployment*”.<sup>37</sup> The high priest Manawy (a Sufism expert in his day) recited a hadith that said: “Lo! Allah loves a professional believer (with skill)”.<sup>38</sup> The true and compulsory Sufism is just as the Messenger of Allah did to one beggar. ‘Anās bin Mālik, may Allah be pleased with

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<sup>35</sup> *Ibid*, p. 11-12; Wahbah al-Zuhaylī, *Fiqh al-Islāmī wa Adillatuhu*, Translated by Abdul Hayyie al-Kattani, et.al, Jil 3 (Jakarta: Gema Insani, 2007), p. 288; Rozalinda, *Ekonomi Islam Teori dan Aplikasinya pada Aktivitas Ekonomi*. Cet 2 (Jakarta: PT. RajaGrafindo Persada, 2015), p. 268-269

<sup>36</sup> Yusuf Qardawi, *Daur al-Zakāt...*, *Op. Cit*, p. 13

<sup>37</sup> *Ibid*

<sup>38</sup> *Ibid*; HR. Hakim, Tirmidzi, Thabari, Baihaqi in the book of Sya’ab. Narrated by Ibn ‘Umar. This Ḥadīth is a *ḍā’if* (weak). Shakhawī says: “*But he has a lot to say*”.

him, reported that one of the Anṣār's men came to the Messenger and asked him something. The Prophet asked him: "Do you not have anything in your house?" He said: "Of course, some of the cloth we used, and some of it we made the basin, as well as the large glass where we drank water from it". The Messenger of Allah said: "Bring them both to me". Then the two items were given to the Messenger of Allah (may peace be upon him) and he auctioned off by saying: "Who wants to buy these two things?" One man said: "I'll buy it for two dirhams". Then the Prophet sold it and took two dirhams which he then gave to the men of the Anshar, saying: "Buy the first dirhams of this food to give to your family, and the other dirhams buy an ax and bring it to me". The Messenger, upon him be peace and blessings, strengthened his limbs with his hand, and said to the men, "Go and find the firewood, and go. I don't want to see you again for the next fifteen days". Then the man found the firewood and sold it. Until the time came, he came to the Prophet with ten dirhams in his hand, after which he bought some food. Seeing it, the Messenger of Allah (may peace be upon him) said: "This is better for you than the charity that puts a black stain on your face on the Day of Judgment! Indeed, charity is not lawful except for the three groups: the *Faqir Mudqī*,<sup>39</sup> those who have the *Mufdzī* debt,<sup>40</sup> and even

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<sup>39</sup> *Faqīr Mudqī*: someone who is truly needy. The meaning of *Mudqī* itself is dust. So what is meant from the word is the devil who sticks to the soil or *Faqīr* which is really poor and despicable

<sup>40</sup> The people who have the *Mufdzī* debt are the ones who have the responsibility to pay the deed for what they have done, but they cannot afford it; therefore he is allowed to give alms by giving him a portion of the debt (the debtor)

the *muji dam*.<sup>41</sup> In this Ḥadīth it is clear and it is clear that Prophet Muḥammad did not encourage the men of the Anṣār to take part in zakat, while he was able to work. Even charity is not allowed for him, when one has many ways and means to meet his own needs. A family member should give him or her a job opportunity or a job opportunity.

Utilization of zakat as described above, in the application stage, it can use management theory. Of the many definitions of management there, management referred to here is a process or form of work that includes direction of a group of people towards the goals of the organization. From this definition there are at least four important elements in management, namely: (1) Institution, (2) Work process, (3) People who do work processes, and (4) The goal.

In collecting zakat the four elements above are: Institution: (1) Baznas, (2) Work process: The effort to collect zakat, (3) People who carry out work processes: *Āmil* (management) of zakat, and (4) Objective: Empowering the economy of *Mustaḥiq* (especially the poor and needy). To do this work, a zakat manager must perform the following management functions: (1) Planing. Determine the goals to be achieved within a certain time, and what must be done to achieve these goals; (2) Organizing. Conduct work groupings or division of tasks in an effort to achieve goals; (3) Staffing Determine the personnel or employees needed, their selection, providing training and development; (4) Motivating. Provide motivation and direction to achieve goals; and

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<sup>41</sup> The *Muji Dam* is a metaphor for people who have the responsibility of committing a murder, but he cannot afford it and he repents of his actions, so he is allowed to give alms to pay for it.

(5) Controlling. Monitor and measure achievements to achieve the stated goals.<sup>42</sup>

The causes of deviations from the goal and at the same time straightening back to the original goal. In an effort to empower *Mustahiq* zakat, proper programs must be carried out in accordance with the problems faced by *Mustahiq*. Because poor people can be caused by many things. Poor people due to lack of skills must first be trained in certain skills, which must also be determined before talent and ability. The children of poor people who are still in school age, must be given the cost of education until completion. Poor people due to difficult job opportunities, Baznas makes cooperation with certain companies, so that the labor force model they need is known so that the skills provided are in accordance with the needs of the labor market. Of all the zakat programs handled by Baznas, what must not be avoided is supervision. No matter how sophisticated the program is planned but not carried out monitoring in accordance with the stated objectives, then it can be ascertained that the program will be problematic. With the complexity of the problem of handling zakat *Mustahiq*, the understanding of *'Āmil* needs to be developed into several parts. For example, the body responsible for education, cooperation, training, assistance, and so forth. The intervention of the government for the implementation of the whole Baznas program is something that cannot be left behind, because from the very beginning zakat is always required to be under the government's responsibility.

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<sup>42</sup> A. Qodri Azizy, *Cara Kaya dan Menuai Surga*. Cet 1 (Jakarta: Renaisan, 2005), p. 162-167

## Conclusion

Based on the description above, it can be concluded that the requirements for the effectiveness of receiving zakat funds at Badan Amil Zakat Nasional; (1) Establish the concept of expansion in zakat obligations, (2) Management of zakat from fixed assets and non-permanent assets, (3) Accountable and professionally managed administration, (4) An accountable distribution; prioritizing domestic distribution, fair distribution, build trust between *Muzakkī* and *Mustahiq* zakat, (5) Job productivity through Islamic management and (6) Zakat distribution model in modern economy; distribution of zakat for poverty due to unemployment (a compulsion) and distribution of zakat for poverty due to unemployment of *Khiyāriyah* (an option).

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