

ZAKAT MANAGEMENT AND ITS ROLE IN POVERTY ALLEVIATION: A LEGAL ANALYSIS OF THE QUR'AN AND LAW NO. 23/2011

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Abstract

This study aims to analyze the zakat management in West Java from both the Qur'anic and Law Number 23 of 2011 perspectives, as well as its contribution to poverty alleviation. The research employs a quantitative approach with a descriptive design, incorporating direct observation, interviews with zakat administrators at both the provincial and district/city levels of BAZNAS, and a literature review. Primary data were collected through interviews and field observations, while secondary data were derived from Islamic legal literature, tafsir books, and official BAZNAS documents. The findings reveal that zakat management in West Java has been systematically organized through BAZNAS and is supported by digital technology, which enhances transparency and public participation. However, challenges such as limited zakat literacy and insufficient inter-agency synergy hinder its full optimization. From the Qur'anic perspective, zakat is seen as a tool for achieving social equity, while Law Number 23 of 2011 provides a legal framework for the professional and accountable management of zakat. The study concludes that zakat management holds significant potential for poverty alleviation through both consumptive and productive approaches. Nevertheless, to achieve optimal outcomes, improved collaboration, increased public literacy, and further technological innovation are necessary.

Keywords: zakat, zakat management, BAZNAS, poverty alleviation, Qur'an, Law Number 23 of 2011

Abstrak

Penelitian ini bertujuan untuk menganalisis pengelolaan zakat di Jawa Barat dari perspektif Qur'an dan Undang-Undang Nomor 23 Tahun 2011, serta kontribusinya terhadap pengentasan kemiskinan. Penelitian ini menggunakan pendekatan kuantitatif dengan desain deskriptif, yang melibatkan observasi langsung, wawancara dengan pengelola zakat di tingkat provinsi dan kabupaten/kota BAZNAS, serta tinjauan pustaka. Data primer diperoleh melalui wawancara dan observasi lapangan, sementara data sekunder diperoleh dari literatur hukum Islam, kitab tafsir, dan dokumen resmi BAZNAS. Hasil penelitian menunjukkan bahwa pengelolaan zakat di Jawa Barat telah terstruktur secara sistematis melalui BAZNAS dan didukung oleh teknologi digital yang meningkatkan transparansi serta partisipasi publik. Namun, tantangan seperti rendahnya literasi zakat dan kurangnya sinergi antar lembaga masih menghambat optimalisasi pengelolaan zakat. Dari perspektif Qur'an, zakat dipandang sebagai alat untuk mencapai keadilan sosial, sementara Undang-Undang Nomor 23 Tahun 2011 memberikan kerangka hukum untuk pengelolaan zakat yang profesional dan akuntabel. Penelitian ini menyimpulkan bahwa pengelolaan zakat memiliki potensi besar untuk pengentasan kemiskinan melalui pendekatan konsumtif dan produktif. Namun, untuk mencapai hasil yang optimal, diperlukan peningkatan kolaborasi, literasi publik, dan inovasi teknologi.

Kata Kunci: zakat, pengelolaan zakat, BAZNAS, kemiskinan, Al-Qur'an, Undang-Undang Nomor 23 Tahun 2011

INTRODUCTION

Zakat is one of the pillars of Islam that plays a fundamental role in building a just economic system and achieving social welfare. Etymologically, zakat means purity, fertility, and blessings. In contrast, terminologically in Islam, zakat refers to giving a portion of wealth that has reached the nisab to those entitled to receive it according to Sharia law. The presence of zakat serves as a spiritual act of worship and has significant social and economic dimensions. According to Quraish Shihab, zakat is one of the instruments for realising economic equity and eliminating social disparities in society.¹

Conceptually, zakat carries profound wisdom, including helping the vulnerable, creating equitable welfare, purifying the soul from greed, strengthening social solidarity, and serving as an act of obedience to Allah. The function and role of zakat have been emphasised in the Qur'an, particularly in Surah At-Tawbah, verse 103, which mentions that zakat purifies and cleanses both the wealth and the soul of Muslims. The same verse also states that zakat brings tranquillity to the soul of those who perform it.

In Indonesia's positive law context, zakat is comprehensively regulated through Law No. 23 of 2011 on Zakat Management. This law emphasises the importance of integrated zakat management through the National Zakat Amil Agency (BAZNAS) as the primary coordinator and formalised Zakat Amil Agencies (LAZ). The zakat management framework outlined in this law aims to ensure that zakat is managed professionally, transparently, and accountable. Articles 6 and 7 of this law underline BAZNAS's role as the authority responsible for coordinating the collection, distribution, and utilisation of zakat at the national, provincial, and regional levels. From a Sharia perspective, zakat management has a strong foundation, as stipulated in the Qur'an, Surah At-Tawbah, verse 60. This verse explains that zakat must be distributed to eight recipients: the poor, the needy, zakat collectors, new converts to Islam, those in bondage, those in debt, those in the cause of Allah, and travellers in need. This regulation guides BAZNAS and LAZ in proportionally distributing zakat based on priority scales. Moreover, Law No. 23 of 2011 also allows for utilising zakat in productive ventures, provided the recipients' basic needs (*mustahik*) are met. This utilisation aims to enhance *Mustahik's* economic independence and reduce poverty rates.

In its implementation, zakat is not only consumptive but also productive. According to Puji Kurniawan, the productive management of zakat can be a strategic solution in addressing poverty and improving the quality of life for communities. The productive management of zakat involves the economic empowerment of *mustahik* through programs such as skills training, business capital, and community

¹ Quraiys Shihab, *Membumikan al-Qur'an: Fungsi dan Peran Wahyu dalam Kehidupan Masyarakat*, (Bandung: Mizan, 1993), hal. 72

empowerment. This approach aligns with the principles of Islamic Sharia, which emphasise the importance of empowerment and social justice.²

In a global context, zakat has also been recognised as an essential instrument in economic development. A study published in the Journal of Islamic Accounting and Business Research shows that zakat significantly reduces income inequality and improves financial inclusion. Countries with well-managed zakat systems, such as Malaysia and Saudi Arabia, have successfully utilised zakat to finance social and economic programs with wide-reaching effects.³

However, in Indonesia, zakat management still faces various challenges, including public awareness in channelling zakat through official institutions, limited infrastructure, and suboptimal synergy between BAZNAS and LAZ. In this regard, efforts are needed to improve zakat literacy among the public, strengthen regulations, and leverage digital technology to support the transparency and accountability of zakat management. Research published in the Al-Muzara'ah Journal of Islamic Economics and Finance suggests that using technology, such as online zakat payment applications, can increase public participation in fulfilling zakat obligations.⁴

From a theological perspective, zakat also carries a profound spiritual dimension. Zakat is considered a form of worship that draws a Muslim closer to Allah and simultaneously serves as a means to purify the wealth they possess. As mentioned in the Qur'an, Surah Al-Baqarah, verse 2, zakat is one of the key characteristics of the pious. Thus, zakat functions not only as a financial obligation but also as a manifestation of the faith and piety of a Muslim.

On the other hand, the Qur'an's approach to zakat also covers regulations in various aspects of life, including social, economic, and governance matters. The Qur'an emphasises the importance of fulfilling zakat and guides how zakat should be managed and distributed. For example, Surah Al-Hujurat, verse 13, teaches the principles of equality and brotherhood, which serve as the foundation for zakat distribution and establish social justice.

Historically, the management of zakat during the time of Prophet Muhammad (PBUH) and the caliphs also provides relevant examples for the modern context. During that time, zakat was managed by the state and distributed in an organised manner to those in need. This model highlights the importance of the state's role in ensuring the

² Puji Kurniawan, *Legislasi Undang-Undang Zakat*, Jurnal Al-Risalah, volume 13 Nomor 1 Mei 2013, 97-101.

³ Nurjanah, S., & Iqbal, M. (2020). *Implementasi dana zakat dalam mengatasi kesenjangan sosial ekonomi di Indonesia*. Journal of Islamic Accounting and Business Research, 11(2), 45-60.

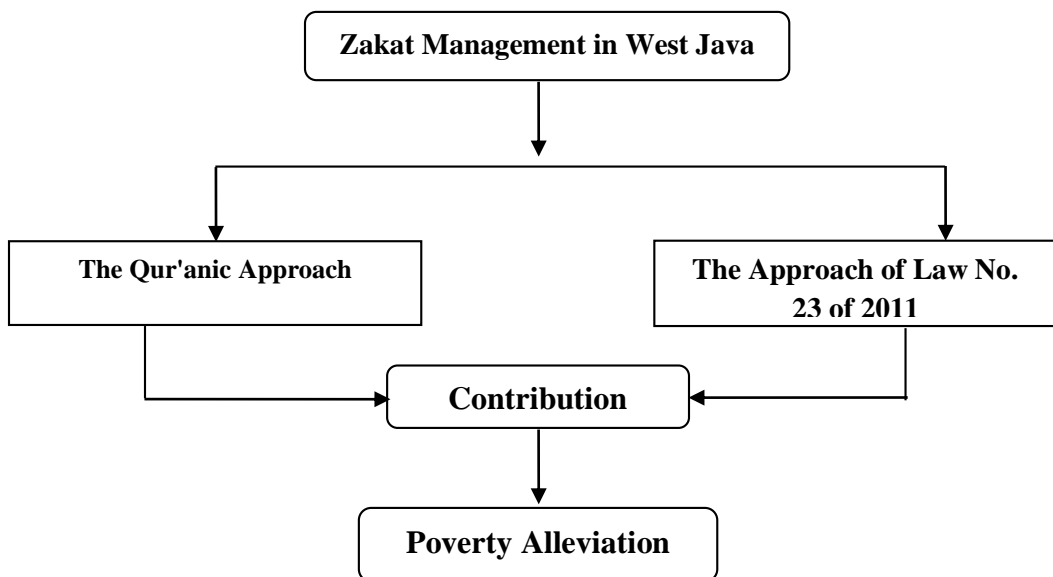
⁴ Ahmad, A., & Hidayat, M. (2020). *Penghimpunan dana zakat infaq sedekah berdasarkan intensi perilaku Muslim Gen Y dalam penggunaan teknologi digital payment*. Jurnal Agama dan Sosial Ekonomi, 10(2), 123-135.

effective and efficient management of zakat. In the context of Indonesia, this is reflected in the role of BAZNAS as a state institution authorised to manage zakat nationally.

The framework for this research is based on the premise that zakat has excellent potential to address various social and economic issues optimally. Based on theoretical foundations and empirical reviews, this study aims to analyse the effectiveness of zakat management in Indonesia, particularly regarding the distribution and utilisation of zakat to reduce poverty. This research will also explore the role of digital technology in supporting transparency and accountability in zakat management in the modern era.

Therefore, this study is expected to contribute theoretically and practically to developing a more effective and sustainable zakat management system. As an Islamic economic instrument, zakat has the potential to be a strategic solution in achieving social justice and welfare. Consequently, synergy between the government, zakat institutions, and society is needed to optimise zakat's role in economic and social development in Indonesia.

Here is the research framework for this study:



Research Methodology

The research method Used in this study adopts A qualitative approach with a descriptive design to analyse the social reality of zakat management by the National Zakat Amil Agency (BAZNAS) in West Java. This approach was chosen to describe the zakat management conditions and measure its contribution to the community's welfare. The research was conducted over six months, from June 3 to November 2, 2021, including direct field observation through surveys, interviews, and primary data collection from zakat managers at the provincial and district/city levels of BAZNAS in

West Java. The researcher also relied on a literature review as a complementary method to analyse various literature sources, tafsir books, fiqh texts, laws, and documents related to zakat management from an Islamic legal perspective.

The data in this study were categorised into two types: primary and secondary data. Primary data were obtained from direct interviews with BAZNAS managers, zakat payers (muzakki), and zakat recipients (mustahik), as well as textual references such as the Qur'an, tafsir books, and Law No. 23 of 2011. Secondary data include processed data from relevant agencies, such as written documents from BAZNAS West Java, articles, and academic literature. The formulated research questions processed the collected data through classification, categorisation, and interpretation stages. The results of this analysis are designed to describe the patterns of zakat management and its contribution to economic development in West Java by organising the data into thematic patterns that may reveal new findings or strengthen arguments about the social reality of zakat management in the study area.

RESULTS AND DISCUSSION

Profile of BAZNAS West Java

BAZNAS (National Zakat Amil Agency) of West Java is an official institution that collects and distributes zakat, infaq, sadaqah, and other religious social funds. This institution operates based on several legal foundations, including Law No. 23 of 2011 on Zakat Management, Government Regulation No. 14 of 2014 on implementing the law, and the Decree of the Minister of Religious Affairs of the Republic of Indonesia No. 186 of 2016. Its legal status is also regulated by the Decree of the Governor of West Java and the SKT of the Provincial National Unity and Politics Office. With these legal bases, BAZNAS West Java is committed to carrying out its role professionally and accountably, supported by an official tax identification number.

The history of BAZNAS West Java dates back to 1998 when it was known as BAZIS (Zakat, Infaq, and Sadaqah Institution), managed under the Social Affairs Bureau of the West Java Provincial Government. To gain independence, its management was then entrusted to Islamic organisations. In 2010, during the leadership of Governor Ahmad Heryawan, significant changes took place, such as introducing a policy for a 2.5% zakat deduction from the salaries of civil servants. This policy promoted significant zakat collection and the establishment of the UPZ (Zakat Collection Unit) of the West Java Provincial Government. After enacting Law No. 23 of 2011 and other supporting regulations, the institution officially transformed into BAZNAS of West Java in 2015.

As the zakat management institution at the provincial level, BAZNAS West Java has the vision to become the preferred and competitive zakat manager at the national level to realise "Jabar Juara Lahir Batin" (West Java, the Champion, Physically and

Spiritually). To achieve this vision, BAZNAS carries out several strategic missions, including exponentially increasing zakat collection, aligning programs with social development in West Java, and optimising the support of UPZ across the province. Furthermore, BAZNAS is focused on distributing zakat to reduce poverty, improve community welfare, and close the social gap.

In carrying out its mission, BAZNAS West Java implements work values based on PRISMA: Professionalism, Responsiveness, Integrity, Synergy, Benefit, and Justice. These values serve as the work culture guidelines to ensure transparency, accountability, and quality service to the public. BAZNAS also adopts the latest technology in its management system to improve the efficiency of zakat management in an integrated manner. The institution also aims to advance Islamic da'wah (propagation) through a zakat awareness movement involving all elements of West Java society.

BAZNAS West Java is an official institution responsible for planning, implementing, and controlling zakat collection, distribution, and utilisation at the provincial level. It is also tasked with coordinating with the Ministry of Religious Affairs regional offices and other related institutions and reporting zakat management to the Governor of West Java and BAZNAS Central. BAZNAS ensures that all processes comply with Islamic principles and applicable laws when carrying out their duties.

BAZNAS West Java's performance has been recognised through prestigious awards. 2018, the institution received the ISO 9001:2015 international accreditation for implementing a quality management system. Additionally, BAZNAS achieved an "Unqualified Opinion" (WTP) for five consecutive years, from 2015 to 2019. The Ministry of Religious Affairs of the Republic of Indonesia also granted the "Sharia Compliance" award in the "Very Good" category in 2018, making it one of the best zakat managers in Indonesia.

The leadership of BAZNAS West Java for the 2020–2025 period consists of several figures with strong academic backgrounds and professional experience. Drs. Anang Jauharuddin, M.M.Pd, serves as the chairman, was previously active as an educator, and held several strategic positions in Subang Regency: the First Deputy Chairman, Ir. Rachmat Ari Kusumanto has extensive experience in finance and zakat, including being the CEO of Rumah Zakat and an executive at a Sharia financial institution. The Second Deputy Chairman, Dr H. Ali Khosim, S.H.I., M.Ag, is an academician who is also active as a lecturer at UIN Sunan Gunung Djati Bandung. With his educational background, he manages zakat distribution and utilisation. Meanwhile, the Third Deputy Chairman, H. Achmad Ridwan, S.E., M.M., brings professional expertise from the finance and management sectors. With experience in auditing and social institutions, he is responsible for planning, finance, and reporting.

The position of Fourth Deputy Chairman is held by H. Achmad Faisal, S.Pd, who has experience as a manager and zakat administrator in various institutions, including Pusat Zakat Umat and Dompot Dhuafa Jabar. Faisal is also known as a trainer and promoter of the Zakat movement. This collective leadership reflects a diversity of expertise expected to help BAZNAS West Java achieve better zakat management targets in the future.

With a solid institutional structure, a clear vision, and competent leadership, BAZNAS West Java is committed to becoming a role model for zakat management at the national level. The institution continues to optimise Zakat's potential to address social and economic challenges while realising justice and welfare for all Muslims in West Java.

Zakat in West Java According to the Qur'an

The study of zakat in West Java from the perspective of the Qur'an and contemporary developments highlights how Islamic teachings provide clear guidelines concerning this social obligation. The Qur'an emphasises the importance of zakat in establishing social justice and reducing economic inequality. In Surah At-Taubah, verse 60, Allah SWT outlines eight categories of zakat recipients, which include the poor (fakir), the needy (miskin), zakat collectors (amil zakat), new Muslims (muallaf), enslaved people, those in debt, those who struggle in the way of Allah (fi sabilillah), and travellers who have run out of provisions (musafir). This verse is the foundation for zakat management in various regions, including West Java.⁵

In West Java, zakat plays a significant role in supporting community welfare. As one of the provinces with the largest Muslim population in Indonesia, the potential of zakat in this region is enormous. Zakat institutions in West Java, such as the National Zakat Agency (BAZNAS) and Zakat Management Institutions (LAZ), actively collect and distribute zakat to those entitled to it.⁶ They carry out the collection task and educate the community about the importance of zakat as a religious obligation.

In West Java, zakat plays a significant role in supporting the community's welfare. As one of the provinces with the largest Muslim population in Indonesia, the potential for zakat in this region is enormous. Zakat management institutions in West Java, such as the National Amil Zakat Agency (BAZNAS) and various Zakat Management Organizations (LAZ), are actively collecting and distributing zakat to those in need.

These institutions collect zakat and educate the public on its importance as a religious obligation.

⁵ Didin Hafidhuddin, *Zakat Dalam Perekonomian Modern*, (Jakarta: Gema Insani, 2006), 7.

⁶ Miftah farid, *Pokok-Pokok Ajaran Islam...*, hal. 91k

From the Qur'an's perspective, zakat is seen as an individual obligation and an instrument to create social balance. Surah Al-Baqarah, verse 177, mentions that true righteousness involves giving wealth to relatives, orphans, the poor, travellers, and beggars and freeing enslaved people. This verse emphasises that zakat is part of a broader charitable act that transcends ritual, touching on social and humanitarian aspects.

With the development of the times, zakat management in West Java has experienced modernisation. Digital technology has made it easier for the community to pay zakat. Digital platforms such as mobile applications and websites allow zakat payments to be made quickly and efficiently. This innovation has increased the amount of zakat collected and expanded its distribution to those in need.

The West Java regional government is also actively supporting zakat management. Regulations supporting the existence of BAZNAS and LAZ provide a strong legal foundation to ensure transparency and accountability in zakat management. Additionally, synergy between the government, zakat institutions, and the community is key to optimising zakat's potential in this province.

Zakat management in West Java also focuses on community empowerment programs. Zakat funds meet basic needs and support education, skills training, and micro-enterprise development. These programs aim to help mustahik (zakat recipients) become muzak (zakat payers) in the future, thus creating a sustainable cycle of goodness.

From the Qur'anic perspective, zakat also purifies the soul and wealth. Surah At-Taubah, verse 103, states that zakat purifies and sanctifies. This concept is relevant in modern life, where zakat can be a means of drawing closer to Allah SWT while also helping others.

Data shows that West Java has a significant zakat potential. According to BAZNAS reports, zakat collections in the province continue to increase yearly. This indicates the growing awareness of the Muslim community in this region about zakat as a form of worship and a social contribution.

However, challenges in zakat management still exist. One is ensuring that zakat funds reach those entitled to them. Transparency and accountability are crucial to maintaining public trust. Therefore, zakat institutions in West Java continue to strive to improve professionalism in managing zakat funds.

In a global context, zakat in West Java can also serve as an example for other regions. A well-structured and innovative zakat management system can inspire other areas to optimise their potential. Additionally, collaboration with international institutions can expand the benefits of zakat to a global level.

Scholars and religious leaders also support studies on zakat in West Java. They play a crucial role in educating the public about the obligation of zakat. Through

lectures, study groups, and social media, religious leaders convey Qur'anic messages about the importance of zakat in a Muslim's life.

Zakat also directly impacts poverty alleviation in West Java. With targeted distribution, it helps communities rise above the poverty line. Programs such as business capital assistance and skills training provide tangible evidence that zakat can have a long-term impact.

In the Qur'an, zakat is often linked with prayer as a symbol of obedience to Allah SWT. Surah Al-Baqarah, verse 43, states, "And establish prayer and give zakat, and bow with those who bow." This verse shows that zakat is integral to a Muslim's faith.

The younger generation's involvement in zakat management in West Java is also commendable. Many young people in Islamic youth organisations actively engage in zakat campaigns. They use social media to spread information about the importance of zakat and how to fulfil it.

Zakat in West Java is also used as an instrument in disaster response. Zakat funds help victims of natural disasters, such as floods and earthquakes. This approach demonstrates that zakat can adapt to society's changing needs.

The Qur'an also teaches that zakat is a form of solidarity among humanity. Surah Al-Hadid, verse 7, states, "Believe in Allah and His Messenger, and spend of what He has made you inheritors." This verse teaches that the wealth one possesses is a trust from Allah that should be used for the common good.⁷

In Islam's history, zakat has been a cornerstone in the development of civilisation. In West Java, this spirit is manifested through various development programs funded by zakat. Mosques, schools, and healthcare facilities are some of the tangible examples of zakat being utilised for the public good.

The collaboration between zakat institutions and the business world is also growing in West Java. Many companies have partnered with zakat institutions to channel their Corporate Social Responsibility (CSR) funds. This approach creates synergy between the business and social sectors, helping to expand the reach and impact of zakat programs.

However, more efforts are still needed to increase public awareness of zakat. A more massive campaign and early education can help people understand the importance of zakat in their lives. With better understanding, it is hoped that the number of muzak (zakat payers) in West Java will continue to increase.

In conclusion, zakat in West Java has great potential to impact the community positively. With professional management, technological innovations, and all parties' support, zakat can solve various social issues. The Qur'an provides a strong

⁷ Abdul Halim Uwais, *Musthalahat 'Ulumul Quran*, Jilid I, (Al-Manshurah: Darul Wafa: 2006), 289.

foundation for making zakat an instrument of social justice and community empowerment.⁸

Zakat Management in West Java According to Law No. 23 of 2011 on Zakat Management

Zakat management in West Java, as stipulated in Law No. 23 of 2011 on Zakat Management, plays a significant role in improving the welfare of society. Zakat is one of the potential sources of funds that can be utilised to alleviate poverty and reduce social inequality.⁹ The government and society are responsible for managing zakat professionally and accountable. In this regard, the government is responsible for providing protection, guidance, and services to the zakat payers (muzak), recipients (mustahik), and zakat managers, as mandated by the law.¹⁰

Law No. 23 of 2011 is based on values of faith and piety to realise social justice, public welfare, transparency, and legal certainty. These principles align with the mandates of Pancasila and the 1945 Constitution. The purpose of zakat management is to increase public awareness of the obligation to pay zakat, enhance the role of religious institutions, and improve the effectiveness and outcomes of zakat for the community's welfare.

This law covers the management of not only zakat but also other charitable funds such as alms (infak), donations (sedekah), gifts (hibah), wills (wasiat), inheritance (waris), and expiation (kafarat). The management process involves planning, organising, implementing, and supervising. Article 27 of Law No. 23 of 2011 states that zakat can be utilised for productive ventures aimed at poverty alleviation provided that the basic needs of the mustahik are met. The procedure for using zakat is further regulated through ministerial decrees.

Zakat management is regulated by the National Zakat Agency (BAZNAS), the institution responsible for managing zakat at the national level.¹¹ At the regional level, this management is carried out by BAZNAS at the provincial and district/city levels. Additionally, the community can establish Zakat Management Institutions (LAZ), which assist in collecting, distributing, and utilising zakat. Establishing an LAZ requires approval from the minister or a designated official. To obtain this approval, the LAZ must meet various administrative and technical requirements, including having Sharia supervisors and a straightforward zakat utilisation program.

⁸ Al-Bukhari, Shahih Bukhari, dalam bab Kitabul Iman, (Bairut: Dar al-Fikr, tt), hal.432. Redaksi yang hampir sama juga disebutkan dalam; Muslim bin Hajjaj, Shahih Muslim, Kitabul Iman Bab Bayan Arkanil Islam (Bairut: Dar al-Fikr, tt), 234

⁹ Ahmad Warson Munawwir, Al-Munawwir Kamus Arab-Indonesia,11

¹⁰ Soenarjo,dkk, Mushaf Al-Qur'an Terjemah,(Jakarta:Departemen Agama RI, 1428 H/2006 M), hal. 297.

¹¹ Muhammad Sayyid Thanthawi, *al-Tafsir al-Wasith*, <http://www.altafsir.com>, Juz. 01, 2038.

Article 18 of Law No. 23 of 2011 states that zakat management involves synergy between BAZNAS (National Zakat Agency) and LAZ (Zakat Management Institutions) to ensure that the collection and distribution of zakat are by Islamic Sharia principles. The zakat collection by BAZNAS and LAZ must be accompanied by deposit evidence, which can be used by muzakki (zakat payers) as a deduction from taxable income. This is regulated in Article 22 of the same law, which aims to incentivise the public to fulfil their zakat obligations.

In West Java province, zakat is one of the key instruments in poverty alleviation efforts. Its significant potential can be leveraged to support productive enterprises and economic empowerment programs. However, zakat utilisation for productive enterprises can only be implemented once the basic needs of the mustahik (zakat beneficiaries) have been met. The principles of equity, justice, and regional considerations serve as the foundation for zakat distribution, as outlined in Articles 25 and 26 of the law.

The types of zakat regulated under Law No. 23 of 2011 include zakat mal and zakat fitrah. Zakat mal covers various categories such as gold, silver, money, securities, trade, agriculture, livestock, fisheries, income, and services. The conditions and methods of calculating zakat mal and zakat fitrah are based on Sharia principles. Ministerial regulations then provide detailed rules on implementation to ensure compliance with Islamic law.

The overarching idea in Law No. 23 of 2011 is the integrated zakat management. This integration places BAZNAS as the primary coordinator in zakat management at the national and regional levels. Coordination between BAZNAS and LAZ ensures that zakat management operates effectively and efficiently, which aligns with the principles outlined in the Qur'an and Indonesia's positive law.

In implementing zakat collection, distribution, and utilisation, BAZNAS is tasked with planning, executing, controlling, and reporting all zakat management activities. These reports are periodically submitted to the government and the public to ensure transparency and accountability. The same obligation applies to LAZ, which is required to report its activities to BAZNAS and the government.

Zakat management also encompasses the management of other religious social funds, such as infak, sedekah (charity), and other social-religious funds. The distribution of these funds is carried out by Sharia law, considering the designated purposes declared by the donors. Every fund managed must be recorded separately in the books to ensure transparency and accountability.¹²

¹² Syihabuddin Mahmud al-Alusiy, *Ruh al-Ma'aniy fi Tafsiri Qur'an al-Adhim wa Sab'il Mastani*, <http://www.altafsir.com>, Juz.07, 351. Hal yang sama juga disampaikan oleh Husain bin Mas'ud al-Baghawiy, dalam *Ma'alim al-Tanzil*, Tahqiq: Muhammad Abdullah al-Namr, (tk: Dar al-Thaibah li al-Nasyr wa al-Tauzi', 1997), juz.04, 91.

Article 33 of the Minister of Religious Affairs Regulation No. 52 of 2014 explains that utilising zakat proceeds for productive enterprises must meet several requirements. These include fulfilling the basic needs of mustahik (zakat beneficiaries), compliance with Sharia principles, and generating economic value-added benefits for the mustahik. This process must be conducted under strict supervision to ensure that the managed funds truly provide maximum benefits to the community.

Article 15 of the BAZNAS Regulation No. 3 of 2018 regulates the procedure for utilising zakat for productive enterprises through planning, implementation, and control stages. These stages aim to ensure that the programs implemented are targeted appropriately and positively impact Mustahik. Zakat managers must also verify prospective mustahik, programs, and target areas to ensure that the zakat distribution is carried out effectively.

Law No. 23 of 2011 also emphasises the importance of professionalism in zakat management. This professionalism is realised through enhancing the capacity of zakat managers (amil), improving reporting systems, and ensuring transparent accountability. The synergy between the government, society, and zakat management institutions is key to achieving the optimal objectives of zakat management.

In practice, implementing Law No. 23 of 2011 faces several challenges. One of these is attempting to harmonise existing regulations with society's needs. Constitutional Court Decision No. 86/PUU-X/2012, for instance, highlights the need to adjust specific provisions in the law to make them more relevant to prevailing social and legal conditions.

BAZNAS, as the authorised institution, bears a significant responsibility to ensure that zakat management complies with the law and Sharia principles. Coordinating with LAZ (Amil Zakat Institutions) and related parties is carried out to support achieving zakat goals to improve community welfare. In carrying out its duties, BAZNAS also collaborates with local governments to ensure that zakat can be distributed equitably down to the regional level.

Zakat management in West Java highlights the importance of integration between various parties in supporting poverty alleviation programs. By utilising zakat's substantial potential, zakat managers have the opportunity to change the lives of people with low incomes significantly. This requires a collective commitment to managing zakat transparently, accountably, and according to Sharia principles.¹³

The regulations regarding zakat provide a strong legal foundation for zakat managers to carry out their duties effectively. However, the challenges in

¹³ M. Quraish Shihab, *Tafsir al-Misbah; Pesan, Kesan dan Keserasian al-Qur'an*, (Jakarta: Lentera Hati, 2002), vol. 05, hal. 709. Sementara al-Zamakhshary mendefinisikannya dengan ungkapan:

implementing these regulations must continue to be addressed through policy evaluations, capacity building, and collaboration between the government, society, and zakat management institutions. This way, zakat can effectively support social and economic development in West Java and throughout Indonesia.¹⁴

The Relevance of Zakat Management in West Java According to the Qur'an and Law No. 23 of 2011

Zakat is one of the pillars of Islam that plays a vital role in economic empowerment and poverty alleviation. In Islam, zakat is clearly outlined in the Qur'an, such as in Surah At-Taubah, verses 103 and 60, which explain the command, purpose, and target recipients of zakat. In Indonesia, the implementation of zakat not only refers to Islamic Sharia but is also reinforced by legal regulations through Law No. 23 of 2011 on Zakat Management. This regulation provides a strong legal foundation for managing zakat more systematically, transparently, and accountable.¹⁵

Menurut Undang-Undang No. 23 Tahun 2011, zakat terbagi menjadi dua jenis utama, yaitu zakat mal dan zakat fitrah. Zakat fitrah diwajibkan kepada setiap individu Muslim sebagai bentuk penyucian jiwa, yang biasanya diberikan menjelang Idulfitri. Sementara itu, zakat mal mencakup berbagai jenis harta yang dimiliki oleh individu maupun badan usaha, seperti emas, perak, uang, surat berharga, hasil perniagaan, hasil pertanian, perkebunan, kehutanan, peternakan, perikanan, pertambangan, perindustrian, pendapatan, jasa, serta harta temuan (rikaz). Kategori ini sesuai dengan prinsip syariah yang mencakup harta produktif dan harta yang memenuhi kriteria nisab serta haul.

According to Law No. 23 of 2011, zakat is divided into two main types: zakat mal and zakat fitrah. Zakat fitrah is obligatory for every Muslim as a form of soul purification, and it is typically given before Idulfitri. On the other hand, zakat mal encompasses various types of wealth owned by individuals or business entities, such as gold, silver, money, securities, trade profits, agricultural products, plantations, forestry, livestock, fisheries, mining, industry, income, services, and treasure (rikaz). This category aligns with the principles of Shariah, which include productive wealth and wealth that meets the criteria of nisab and haul.

Zakat mal has specific requirements, such as nisab (the minimum amount of wealth), haul (the ownership period of one year), and the determination of the zakat

¹⁴ Abu Ubaid Qasim bin Salam, *Kitab al-Amwal, Tahqiq Muhammad Imarah*, (Beirut: Dar al-Syuruq. 1989), cet. ke-1, 675-683.

¹⁵ Anggi Wahyu, Dini Destiani, Asep Setia 2013. *Jurnal Informatika: Perancangan Sistem Pakar Zakat Pertanian Dan Peternakan Berbasis Web*. Sekolah Tinggi Teknologi Garut, Garut.

amount, which is generally 2.5% for certain types of wealth.¹⁶ The calculation of this zakat is further regulated by ministerial regulations, as mandated in Law No. 23 of 2011, Articles 25-26. This process aims to ensure compliance with Sharia law while providing practical guidance for the community.¹⁷

The relevance between the Qur'an and Law No. 23 of 2011 is seen in the management of zakat conducted by official institutions, such as the National Zakat Agency (BAZNAS) and Zakat Management Institutions (LAZ). BAZNAS, as the government-appointed body, serves as the primary coordinator in zakat management in Indonesia. Through this system, registered LAZs become part of the mechanism integrated with BAZNAS, thus strengthening their legal position. This ensures that the principles of Sharia in the Qur'an, such as those in Surah At-Tawbah verse 103, which mandates zakat as a purification of wealth and soul, can be fulfilled.

The distribution of zakat is a crucial aspect of zakat management. According to Law No. 23 of 2011, zakat must be distributed to eight categories of recipients (mustahik) by the provisions in Surah At-Tawbah verse 60. These eight categories include the poor, the needy, zakat collectors, new converts, those in bondage, debtors, those struggling in the path of Allah, and travellers. Furthermore, the distribution of zakat is based on priority scales, principles of equity, justice, and territoriality. This ensures that zakat recipients genuinely come from groups in need and that the distribution of zakat does not lead to disparities.¹⁸

Further Utilization of Zakat for Productive Activities. In addition to its use for consumptive needs, zakat can also be utilised for productive activities aimed at improving the living standards of the mustahik (those eligible to receive zakat). For instance, zakat can be allocated for small business capital, skill training, or other economic empowerment programs. However, zakat for productive activities can only be used once the basic needs of the mustahik have been met. This principle ensures that zakat provides temporary relief and has a long-term impact on reducing poverty.

Zakat management also includes other charitable funds, such as infak, sedekah, and other social funds. BAZNAS and LAZ are authorised to manage these funds, stipulating that their usage must align with the intended purpose declared by the donor. These funds must be carefully documented in separate records to maintain

¹⁶ Teguh Nirmala Yekti, *Menelusuri Tiga Tahun Perjalanan Undang-Undang No. 23 tahun 2011*, <http://www.gresnews.com/berita/opini/502111-menelusuri-tiga-tahun-perjalanan-uu-pengelolaan-zakat/0/> diakses 14 Desember 2015

¹⁷ M. Fuad Nasar, *Integrasi Pengelolaan Zakat dalam Undang-Undang No. 23 tahun 2011*, <http://pusat.baznas.go.id/berita-artikel/integrasi-pengelolaan-zakat-dalam-uu-no-23-tahun-2011/>, diakses 14 Desember 2015.

Teguh Nirmala Yekti,
¹⁸ Wahbah al-Zuhaili, *al-Tafsir al-Munir fi al-'Aqidah wa al-Syariah wa al-Manhaj*, jilid VI, juz. 11 (Damaskus: Dar al-Fikr, 2007), 33

transparency and accountability. For example, if infak is given to construct a mosque, it cannot be redirected for other purposes.

Transparency and Accountability in Zakat Management. To ensure transparency, BAZNAS at the district and city level must regularly report its zakat management activities to the provincial BAZNAS and the local government. Similarly, the provincial BAZNAS is accountable for reporting its zakat management to the national BAZNAS. This reporting system is designed to ensure that the entire zakat collection, distribution, and utilisation process adheres to the principles of Sharia law and applicable legal regulations.

Zakat as an Instrument for Economic Development. Law No. 23 of 2011 not only regulates administrative aspects but also emphasises the importance of utilising zakat as an instrument for economic development. In this context, zakat serves as a wealth redistribution tool, focusing on consumption and social investment. Professional zakat management, grounded in Sharia law, can effectively address social inequalities and improve the welfare of the Muslim community.

Synergy Between Sharia Principles and Positive Law. With the synergy between Sharia law and positive law, zakat management in Indonesia has evolved into a more structured and integrated system. This offers optimism that Zakat will continue to play a strategic role in developing the Muslim community. However, challenges remain, particularly in raising public awareness about paying zakat through official institutions and strengthening BAZNAS and LAZ's capacity to carry out their duties.

A Pillar for Social Justice and Welfare. With continued effort and improvement, zakat can become a central pillar in achieving social justice and the welfare of the Muslim community. By effectively channelling zakat for both consumptive and productive purposes, zakat can be a sustainable solution to addressing poverty, reducing social inequality, and promoting economic development within the community.

CONCLUSION

The management of zakat is a crucial component in the distribution of the community's economy, as outlined in the Qur'an and reinforced by Law No. 23 of 2011. The ideal principles for zakat management require professional, effective, and comprehensive utilisation of zakat. Institutions with authority, such as BAZNAS and LAZ, play an essential role in ensuring zakat is managed and organised, covering all regions with a focus on impoverished communities. These institutions can be managed directly by the state or through authorised bodies. Law No. 23 of 2011 designates BAZNAS as the primary coordinator for zakat management, supported by LAZ, which must report its activities periodically.

The principles of zakat distribution involve equity, justice, and territorial fairness, which align with Islamic law's guidance. Collected zakat must be distributed to the rightful recipients (mustahik) by the stipulations in Surah At-Taubah, verses 103 and 60, and can be used for productive ventures once the basic needs of the mustahik are met. Through this approach, zakat functions as a consumptive solution and a tool for economic empowerment, capable of alleviating poverty.

The relevance of the Qur'an and Law No. 23 of 2011 in zakat management reflects a strong synergy between Sharia law and positive law. This regulation provides a clear framework for implementing Islamic principles in zakat management, ensuring transparency and accountability. Thus, zakat can optimally create economic equality, improve public welfare, and support sustainable community empowerment.

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