

COMPARATIVE ANALYSIS OF ZAKAT MANAGEMENT IN IMPROVING PEOPLE'S ECONOMY IN INDONESIA, SUDAN, AND JORDAN

Muhammad Luqman El Hakim ^{a*)}, Muhammad Syukri Albani Nasution ^{a)}, Maryam Batubara ^{a)}

^{a)} Magister Ekonomi Syariah Universitas Islam Negeri Sumatera Utara, Medan, Indonesia

^{*)}Corresponding Author: muhammad3004224024@uinsu.ac.id

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Abstract. This study analyzes the comparison of zakat management in improving the people's economy in Indonesia, Sudan, and Jordan. Zakat is an Islamic financial instrument that plays an important role in poverty alleviation and the improvement of community welfare. However, the implementation and effectiveness of zakat management differ in each country due to regulatory factors, institutional structures, and patterns of zakat collection and distribution. This research uses a descriptive qualitative approach with literature study and comparative analysis methods. Data were collected through semi-structured interviews and literature studies on regulations, policies, and practices of zakat management in the three countries. The research results show that the management of zakat in Indonesia is carried out by the National Zakat Amil Agency (BAZNAS) and Zakat Amil Institutions (LAZ) with a voluntary collection model. In Sudan, zakat is managed by the Diwan al-Zakat with a mandatory collection system, whereas in Jordan, zakat is under the management of the Sunduq al-Zakat, supervised by the Ministry of Awqaf, with a variety of more diverse social programs. The comparison shows that although the three countries have the same goal of supporting the people's economy, differences in regulations and management models affect the effectiveness of zakat distribution. This study recommends the optimization of zakat digitalization systems, increased transparency, and strengthened regulations so that zakat can contribute more significantly to the economic empowerment of the community.

Keywords: zakat management; people's economy; comparison; Indonesia; Sudan; Jordan

I. INTRODUCTION

Islam makes the pillars of Islam and the pillars of faith as the foundations that must be fulfilled by every Muslim. If one of those pillars is not fulfilled, then their Islam is not considered complete. The pillars of Islam consist of 5 main pillars that must be performed, according to the hadith of the Prophet Muhammad (peace be upon him), namely:

عَنْ أَبِي عَبْدِ الرَّحْمَنِ عَبْدِ اللَّهِ بْنِ عُمَرَ بْنِ الْخَطَّابِ رَضِيَ اللَّهُ عَنْهُمَا قَالَ: سَمِعْتُ رَسُولَ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ يَقُولُ: بُنِيَ الْإِسْلَامُ عَلَى خَمْسٍ: شَهَادَةِ أَنْ لَا إِلَهَ إِلَّا اللَّهُ وَالْإِيمَانُ بِاللَّهِ وَاقَامِ الصَّلَاةَ وَإِيتَاءَ الزَّكَاةَ وَحَجَّ الْبَيْتِ وَصَوْمَ رَمَضَانَ. (رواه البخاري ومسلم)

Abu Abdurrahman Abdullah bin Umar bin Khaththab Radhiyallahu anhum said: I heard the Messenger of Allah Shallallahu 'alaihi wa sallam say: "Islam is built on five pillars." (1) The testimony that there is no god but Allah, and Muhammad is the Messenger of Allah, (2) establishing prayer, (3) giving zakat, (4) performing pilgrimage, and (5) fasting in Ramadan. [HR Bukhari and Muslim]. One of the Pillars of Islam is Zakat. Zakat is an act of worship with immense rewards, and it is an obligation for every Muslim to give their zakat once they meet the conditions set by the religion. Zakat

is the giving of a portion of wealth from the rich to the poor as a form of purification of wealth and soul, and also to cleanse the heart from sins, as well as a form of compassion towards fellow less fortunate Muslim brothers and sisters. (Fahham, 2020) Allah 'Azza wa Jalla immortalized the command to give zakat for those who are able in the Qur'an Surah At-Taubah verse 103, which contains the command to take zakat from those whose wealth has reached the nishab (minimum threshold) of zakat, as well as other conditions. Then, the zakat will be distributed to certain groups that Allah Azza wa Jalla mentioned in Surah At-Taubah verse 60, which consists of 8 groups/Asnaf. They are the poor, the needy, the new converts to Islam (muallaf), the zakat collectors (amil), the slaves (riqab), those in debt (gharim), those who are striving in the way of Allah (fi sabilillah), and travelers in need of assistance to continue their journey (ibnu sabil). These eight groups are the people who benefit from the distribution of zakat. (Muin, 2020) Zakat has a close relationship with the theory of philanthropy. (Nurul Huda et al., 2023) Philanthropy, in general, refers to voluntary actions to improve the welfare of society through donations of funds, goods, or time. In the context of Islam, zakat is not only considered a religious obligation but also a form of structured and systematic philanthropy, aimed at achieving social justice and reducing economic inequality. (Fauzia, 2017) Zakat is an obligation in Islam that not only serves as a ritual

worship but also as a tool to achieve social justice and economic welfare. In the context of philanthropy, zakat is considered a manifestation of structured and obligatory generosity, aimed at supporting those in need and reducing social inequality. (Arwani et al., 2024) Islamic philanthropy encompasses various forms of charity, including zakat, infak, sedekah, and wakaf. All these forms have the same goal, which is to improve the welfare of the community and strengthen social bonds. Zakat, as one of the main pillars of Islamic philanthropy, plays a strategic role in wealth redistribution and poverty alleviation. (Usman et al., 2022).

Indonesia, as the country with the largest Muslim population in the world, has significant zakat potential if all zakat obligors fulfill their obligations. With more than 200 million Muslims, Indonesia has the potential to collect a significant amount of zakat funds. (Laporan State of the Global Islamic Economy, 2022) According to the Outlook Zakat Indonesia 2023, in 2023, the potential zakat managed by BAZNAS RI reached Rp 5.8 trillion. Zakat from the income of BUMN employees is the highest at Rp 2.57 trillion, followed by zakat from employees of national companies amounting to Rp 2.301 billion, and zakat from the income of ASN ministries reaching Rp 726 billion. Then, for the potential zakat of ASN from Non-Ministerial Government Institutions amounting to Rp 102 billion, the potential zakat of ASN from State Institutions is Rp 71 billion. Next, the potential zakat from the TNI and Polri is recorded at Rp 46 billion, and the potential zakat from BI and OJK employees is recorded at Rp 16 billion. (Directorate of Research and Development of ZIS DSKL National, 2023).

No	Objek Zakat Penghasilan	Potensi Zakat (Rp)
1	Zakat ASN Lembaga Negara	71.998.000.880,59
2	Zakat ASN Kementerian	726.415.719.305,14
3	Zakat ASN Lembaga Pemerintah Non Kementerian	104.478.876.526,21
4	Zakat TNI dan POLRI	46.646.005.001,22
5	Zakat Pegawai BI dan OJK	16.311.516.678,91
6	Zakat Pegawai BUMN	2.574.897.820.262,55
7	Zakat Karyawan Perusa	2.301.575.801.942,09
Total		5.839.822.740.596,70

Sumber: Data Sekunder diolah (2023)

Figure 1.1 Potensi Zakat Penghasilan RI

The realization of zakat collection carried out by the Indonesian government, particularly BAZNAS, has indeed increased from year to year. This shows an improvement in the performance of zakat institutions and the increasing awareness of the community to fulfill zakat through official institutions. However, in the realization of zakat distribution and allocation in 2022 and the first semester of 2023, there was a decrease in numbers. The distribution of National ZIS on the balance sheet in 2022 reached Rp21.64 trillion, but if we exclude off-balance sheet distribution, which can only be known at the end of the year, the actual collection achieved only reached 6 trillion, while in the first semester of 2023 it reached Rp4.71 trillion. This statement indicates a decrease in

the realization of zakat distribution in 2022 and 2023. (Zaenal, Saoqi, et al., 2024). This has become an interesting topic of discussion, why there was a decline in national distribution figures in 2023 compared to the potential and realization mentioned earlier. The decrease in the distribution figures also resulted in a decline in the percentage of benefits that could be provided to zakat recipients. Good zakat management is expected to have a significant impact on economic growth, especially when discussing it in the context of a people's economy. People's economy can be defined as an economic concept that emphasizes people's participation in economic activities, as well as fair distribution for the welfare of the broader community. Besides being a means of wealth redistribution, zakat also serves as a poverty alleviation program. The function of zakat as an instrument for poverty alleviation has indeed been mandated in Article 3 of Law No. 23 of 2011. In accordance with Article 3b of the said law, it is stated that the management of zakat is aimed at realizing community welfare and poverty alleviation. In supporting poverty alleviation, BAZNAS RI has several programs tailored to the needs of zakat beneficiaries. These programs include the food barn program, livestock barn program, Z Mart program, Z Chicken program, Micro Zakat Bank (BZM) program, Santripreneur program, Scholarship program, Livable House Program (RTLH), and Zakat Community Development (ZCD) program. Among the programs closely related to the people's economy is the Micro Zakat Bank (BZM), which aims to provide financing to mustahik with the concept of Qardhul Hasan. Additionally, in the field of education that supports the people's economy, there is a scholarship program for underprivileged students. According to the Zakat Program Report on Poverty Alleviation in 2023, out of a total of 41,043 beneficiaries in the BZM program, BAZNAS RI has successfully alleviated poverty for 54% or 22,104 beneficiaries. Then, the beneficiaries who have not yet been lifted out of poverty amount to 46% or 18,939 individuals, but their welfare has improved compared to before. (Zaenal, Hartono, et al., 2024) In addition to the Micro Zakat Bank program, BAZNAS RI also distributes zakat in the field of Education through scholarship programs. Through this program, BAZNAS RI has successfully lifted beneficiaries out of extreme poverty by 77% or 26,761 individuals. As for the mustahik who have not yet been lifted out of poverty through this program, they constitute 23% or 8,079 individuals, but their welfare has improved.

From the explanation above, the management of zakat by BAZNAS RI still faces challenges, where the number of zakat beneficiaries receiving benefits is still small compared to the condition of the Indonesian people. BAZNAS RI stated in the Zakat Report of 2023 that Zakat RI only contributed 0.002% to national poverty alleviation. This certainly becomes a problem when compared to the number of Muslims in Indonesia. Meanwhile, the management of zakat implemented in other countries, especially in the Middle East and Africa, is actually quite similar to Indonesia in terms of distribution programs. However, those countries maximize the management of zakat, thereby contributing better to the

nation. In fact, some countries are able to distribute their zakat proceeds abroad to those who are in greater need. In this study, the researchers selected 2 countries as examples and comparisons with Indonesia, namely Sudan and Jordan.

Sudan was chosen as a representation of an African country where the majority of the population is Muslim. The country located in the northeastern part of North Africa has a population of around 47.9 million people, and 90.7% of its population is Muslim. In addition, Christianity and traditional religions are beliefs held by the Sudanese people. With the majority of the population being Muslim, and existing laws requiring the Sudanese people to pay zakat, with penalties for those who do not fulfill it, Sudan has significant potential for zakat funds and supports the concept of people's economy. With the majority of the population being Muslim, and existing laws requiring the Sudanese people to pay zakat, with penalties for those who do not fulfill it, Sudan has significant potential for zakat funds and supports the concept of a people's economy.

Zakat is a term in Islam that comes from the Arabic word *zakaa*, which means to increase or grow (BI and UII, 2016: 58). Terminologically, zakat refers to the obligation to give a portion of wealth to *mustahik* under certain conditions (Firmansyah, 2013: 180). This concept reflects the overall increase and development of wealth as well as the purification of the soul (Ahmad, 2016: 198). Meanwhile, Hasanah (2014: 43) defines zakat as a means of drawing closer to Allah and avoiding His punishment, while also serving as an effort to purify the heart and individual character. (ARIFIN, 2021) Zakat is defined by several contemporary and classical Muslim academics as follows: (Candra, 2020) 1. Sheikh Al-Mawardi defines zakat as the obligation to give a portion of certain wealth to the *mustahik* group entitled to receive it, in accordance with the established characteristics and measures. 2. Ibn Rushd defines zakat as a portion of wealth that is given away, which can increase the amount of wealth, add value, and protect it from damage. 3. According to Sayyid Sabiq, zakat is the right of Allah given to the poor and needy with the aim of obtaining blessings, purifying the soul, and instilling various virtues. 4. According to Yusuf Qardhawi, zakat is a form of worship aimed at meeting the needs of those who are less fortunate, especially the poor.

According to Sharia terminology, zakat is defined as a specific form of taking from certain parts of wealth that meet specific criteria, which is then distributed to designated recipient groups. Zakat plays a role in supporting various productive activities, redistributing welfare to the poor, and supporting the achievement of sustainable growth (Sustainable Development Goals). Because poverty and economic inequality are common issues faced by most developing countries, including Indonesia (Puskas BAZNAS, 2020). The Central Statistics Agency (2020) recorded the percentage of poor people in Indonesia in March 2020 at 9.78 percent, an increase of 0.56 percentage points compared to September 2019. (Zubaidah & Afifah, 2020) Zakat is a part of *māliyah* worship (worship in the aspect of wealth/property) that functions as a mechanism for empowering the wealth bestowed by Allah upon humans for the common good. This

concept aligns with economic principles that emphasize the fair distribution of wealth and its benefits to society, where zakat aims to create equitable welfare through the principles of togetherness, equality, and equity. Zakat will have more significant value if directed towards increasing the productivity of its recipients, so that they can develop into economically independent individuals and no longer rely on assistance, in line with the main objective of zakat in improving community welfare. (Suryani Dyah & Fitriani Laitul, 2022)

Zakat is obligatory for every Muslim individual who meets the conditions and requirements for paying zakat. This obligation is based on evidence from the Qur'an, Hadith, and the consensus of scholars. Some of the arguments that underpin the obligation of zakat include:

1) QS. At-Taubah ayat 103

﴿خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا وَصَلِّ عَلَيْهِمْ إِنَّ صَلَاتَكَ سَكَنٌ لَهُمْ وَاللَّهُ سَمِيعٌ عَلِيمٌ ۝١٠٣﴾

103. Take zakat from their wealth, with zakat you purify and sanctify them, and pray for them. Indeed, your prayer is a source of tranquility for them. And Allah is All-Hearing, All-Knowing. (QS. At-Taubah :103)

2) QS. Al-Baqarah ayat 267

﴿يَا أَيُّهَا الَّذِينَ ءَامَنُوا أَنْفِقُوا مِنْ طَيِّبَاتِ مَا كَسَبْتُمْ وَمِمَّا أَخْرَجْنَا لَكُمْ مِنَ الْأَرْضِ وَلَا تَيَمَّمُوا الْخَبِيثَ مِنْهُ تُنْفِقُونَ وَلَسْتُمْ بِآخِذِيهِ إِلَّا أَنْ تُغْمِضُوا فِيهِ وَاعْلَمُوا أَنَّ اللَّهَ غَنِيٌّ حَمِيدٌ ۝٢٦٧﴾

267. O you who have believed, spend from the good things which you have earned and from that which We have produced for you from the earth. And do not choose the bad ones, then spend from them, while you yourselves would not take them except with disdainful eyes. And know that Allah is All-Sufficient, Praiseworthy. (QS Al Baqarah:267) 3) From the Prophet Muhammad (PBUH): "From Abu Abdurrahman Abdullah bin Umar bin Al-Khattab (may Allah be pleased with him), he said, I heard the Prophet Muhammad (PBUH) say: 'Islam is built on five pillars: bearing witness that there is no deity worthy of worship except Allah and that Muhammad (PBUH) is the Messenger of Allah, establishing prayer, giving zakat, performing pilgrimage, and fasting during Ramadan.'" (Sahih Bukhari and Sahih Muslim).

4) Gold and Silver Zakat

﴿يَا أَيُّهَا الَّذِينَ ءَامَنُوا إِنَّ كَثِيرًا مِّنَ الْأَخْبَارِ وَالرُّهْبَانِ لَيَأْكُلُونَ أَمْوَالَ النَّاسِ بِالْبَاطِلِ وَيَصُدُّونَ عَن سَبِيلِ اللَّهِ وَالَّذِينَ يَكْنِزُونَ الذَّهَبَ وَالْفِضَّةَ وَلَا يَنْفِقُونَهَا فِي سَبِيلِ اللَّهِ فَبَشِّرْهُمْ بِعَذَابٍ أَلِيمٍ ۝٢٤٥﴾

Dan orang-orang yang menyimpan emas dan perak serta tidak menginfakkannya di jalan Allah, maka berikanlah kabar gembira kepada mereka, (bahwa mereka akan mendapat) azab yang pedih. (QS. At-Taubah : 34)

5) Zakat Fitrah

From 'Amr bin Shu'aib, it is narrated that the Prophet Shallallahu 'alaihi wasallam sent someone to announce in the

alleys of the city of Makkah that zakat fitrah is obligatory for every Muslim, whether male or female, free or slave, old or young, amounting to two muds of wheat or one sha' of other food.

6) Professional Zakat

A. The Concept of Governance and Management of Zakat
In Arabic, management is known as nazzama, which means to organize, control, and plan. Terminologically, management can be understood as both an art and a process. Mary Parker Follet defines management as "the art of getting things done through people," emphasizing that leadership requires charisma, emotional stability, authority, and social skills, which are mostly natural talents and difficult to learn. (Purbasari, 2015). Management in Islam, or sharia management, is the management of various aspects of human life based on sharia principles. Sharia values serve as guidelines in every action, both individually and in groups, including in small and large organizations. (Jaelani, 2015). The characteristics of sharia management according to Jaelani (2016) include several main aspects:

1. Based on ethics and morals closely tied to Islamic social philosophy.
2. Paying attention to the economic aspects and individual material needs.
3. Upholding humanitarian and spiritual values in managerial activities.
4. Emphasizing a clear system with responsibility, authority, and adherence to goodness. In Islamic teachings, all management activities have been regulated in the Qur'an and Sunnah. Human life follows a pattern that is in harmony with the natural order as Sunnatullah. The structure of nature, created with order, serves as a guide for humans to live their lives in an orderly and balanced manner. (Ichsan et al., 2023).

Operationally, management encompasses planning, organizing, actuating, and controlling (Abdullah, 2012). In the context of zakat management, Jaelani (2015) explains that each of these stages plays an important role in ensuring that zakat management runs effectively and in accordance with sharia principles.

According to Bhudianto (2012), the economic system is a societal system aimed at achieving prosperity. Each country implements an economic system based on the principles it adheres to, which distinguishes it from the economic systems of other countries. Indonesia currently adopts a People's Economy system based on the moral principles of Pancasila, prioritizing the principle of kinship, sovereignty in the hands of the people, and consistently siding with the interests of the people. (Mubyarto, 2014). The People's Economy System adopted by Indonesia is based on Pancasila and Article 33 of the 1945 Constitution, with the main principle of realizing the prosperity and welfare of the people in general, not just for the benefit of individuals or certain groups. This system emphasizes the principles of kinship, people's sovereignty, and support for the broader community, so the national economy must favor the interests of the small people and focus on equitable welfare distribution. (Styaningrum, 2021).

In another sense, the people's economy is an economic system oriented towards the welfare of the people with the principles of equity, participation, and independence. This system places the people as the main actors in economic activities by providing them access to economic resources, business opportunities, and social protection. (Rudiansyah, 2021).

II. RESEARCH METHOD

The researcher uses a descriptive qualitative approach. The descriptive qualitative research method approach is used in this study to deeply understand the phenomenon being researched and to describe it in detail. This approach allows researchers to obtain a comprehensive understanding of the research subject through in-depth data collection and analysis (Creswell & Poth, 2016). This research will describe and analyze the phenomena related to the governance and management of zakat in Indonesia, Sudan, and Jordan. The aim is to provide a detailed overview of the differences and similarities in the zakat management systems implemented in the three countries, as well as to identify the factors that influence the effectiveness of zakat management in efforts to achieve community welfare. The data collection techniques that will be used in this research are of two types, namely:

1. Interview. The first technique used by the researcher is an interview with informants related to the research title. Interviews can be conducted in an unstructured or structured manner, either face-to-face or via telephone (Sugiyono, 2013). In this study, the interviews were conducted in a semi-structured format using the Zoom Meeting application, allowing the researcher to communicate with the informants in different locations.
2. Literature study, by reading, reviewing, and exploring the official websites of zakat institutions in each country, several journals, books, and articles (both printed and electronic) that discuss the management procedures of zakat administration in several Muslim countries as well as the laws applicable to zakat management in each country and other information deemed relevant to the research topic.

III. RESULT AND DISCUSSION

A. Management of Zakat in Indonesia, Sudan, and Jordan

Regulations and Zakat Institutions in Indonesia, Sudan, and Jordan. The management of zakat in Indonesia is under the responsibility of the National Zakat Amil Agency (BAZNAS) as a non-structural government agency. Before the reform era, the government had not accommodated the community's needs related to zakat. However, there were already several community groups that established private zakat institutions like Dompot Dhuafa, but there was no legal framework under the law. Then the government issued Law number 38 of 1999 concerning the management of zakat. Then, the government also issued Presidential Decree number 08 of 2001 regarding the National Amil Zakat Agency as the zakat management officer in Indonesia. Then, along with the

development of time and the increasing need for regular zakat management, the government issued Law Number 23 of 2011 concerning Zakat Management and Government Regulation Number 14 of 2014 concerning the Implementation of Law Number 23 of 2011 concerning Zakat Management. Then, the Minister of Religious Affairs Regulation Number 18 of 2016 concerning the Organization and Work Procedures of the National Amil Zakat Agency Secretariat was issued, followed by PERBAZNAS Number 001 of 2018 concerning the Code of Ethics for Amil Zakat, and finally PERBAZNAS Number 003 of 2018 concerning the Distribution and Utilization of Zakat.

The management of zakat in Indonesia continues to show positive development from year to year. Since the enactment of Law No. 23 of 2011 on Zakat Management, which serves as an improvement over previous regulations, the number of zakat managers has significantly increased. In 2023, there were 702 Zakat Managers recorded, consisting of 1 BAZNAS, 34 Provincial BAZNAS, 463 District/City BAZNAS, and 28 LAZ. In addition, Indonesia is also a member of the World Zakat Forum (International Zakat Institution Forum), which consists of 23 international zakat institutions. Then, the zakat management institutions in Indonesia broadly consist of BAZNAS (National Amil Zakat Agency) and private LAZ (Amil Zakat Institutions). BAZNAS is then further divided into three main groups, namely BAZNAS RI at the central government level, BAZNAS Province at the regional government level, and BAZNAS District/City representing the district and city governments. At each level, there are UPZ (Zakat Collection Units) that assist in the implementation of zakat collection activities. Structurally, the leadership of BAZNAS of the Republic of Indonesia consists of 11 members with an open recruitment system that is open to all Indonesian citizens and is led by a chairman and a vice chairman. These 11 BAZNAS leaders are divided into 8 members from the community and 3 members from the government, known as ex-officio members, who come from the Ministry of Finance, the Ministry of Religious Affairs, and the Ministry of Home Affairs, all of which are related to the management of zakat. In the management of zakat in Indonesia, BAZNAS has a principle known as 3A, which stands for Aman Syar'i, Aman Regulasi, and Aman NKRI. Aman Syar'i means that the management of zakat in Indonesia must comply with Islamic law according to the teachings in the Qur'an and Hadith, from the initial collection to the distribution to the mustahik. Then, Aman Regulasi also means that the management of zakat must refer to the regulations established by the government, such as providing zakat deposit receipts to the muzakki in the form of receipts or similar documents, which can be used as tax deduction evidence. Thus, the provision of zakat deposit receipts becomes an example of the application of the safe regulation principle. Meanwhile, the principle of Aman NKRI means that the management of zakat in Indonesia should not cause divisions among religious communities. Meanwhile, in the country of Sudan, there are also regulations governing the management of zakat and its institutions in the form of laws and government regulations. The first one was issued in April

1980. Then, a new law was issued that integrated the collection of zakat funds into the Tax Department at the Sudanese Ministry of Finance. After that, in 1988, a special institution called Diwan az-Zakat was established under the Ministry of Social Welfare of Sudan as the General Secretariat. Then, over time, the management of zakat was expanded throughout Sudan with the establishment of secretariats, which increased the potential zakat funds and broadened the base of beneficiaries from these zakat funds. In 1990, the latest law related to the expansion of zakat collection was issued, among the points were:

- Establishing the types of zakat that are fully collected
- Establishing zakat collection based on regions
- Strengthening the importance of the role of zakat committees in every region, both at the provincial, district/city, and local community levels.

B. Operational Collection of Zakat in Indonesia, Sudan, and Jordan

BAZNAS and LAZ collect zakat from the community in various forms, starting from zakat on wealth (zakat maal), zakat fitrah, infak, sedekah, and DSKL (Other Religious Social Funds). For those who wish to pay zakat, it is recommended to calculate the zakat value themselves according to the nishab that must be paid from that type of wealth. However, if you are unable to calculate it yourself, you can ask for assistance from BAZNAS. Then, the muzakki can directly deposit their zakat at the nearest BAZNAS office, or it can also be paid through digital services or banking in the name of BAZNAS. In certain circumstances, BAZNAS also provides direct pickup services for muzakki who wish to pay zakat, so muzakki do not need to go through the trouble of visiting the BAZNAS office. Then, BAZNAS distributes the collected zakat to zakat recipients spread throughout the region. Before being distributed, zakat collectors will record who in the community qualifies as zakat recipients so that the distribution can be targeted accurately. After the distribution process, BAZNAS will prepare an annual performance report to determine whether the realization of zakat fund distribution for that year meets the targets or not. Usually, BAZNAS conducts two reports, namely in the middle and at the end of the year. The Diwan al-Zakat in Sudan begins the process of managing zakat by collecting and withdrawing zakat from the community according to the type of wealth being zakat-ed and the specified nishab. The types of zakat collected in Sudan include zakat on crops and fruits, zakat on livestock, zakat from trade transactions, gold and silver, zakat on professions/entrepreneurship, and zakat on mining goods. Zakat is collected and becomes an obligation for the entire community. The Zakat Board can punish those who refuse to pay zakat according to the regulations in the law. The procedure for collecting zakat in Sudan is as follows:

- Dividing the plan and budgeting the potential zakat according to the type of zakat in each region, then formulating it into an integrated plan for zakat collection in the goods and services sector.
- Collecting and analyzing information on each type of zakat.

For example, for agricultural zakat, field surveys are

conducted to identify agricultural areas, planting times, and types of crops.

c. The collection of zakat according to its type. Zakat can be collected directly by zakat office employees or through payment at the zakat bank. The zakat committee will provide a receipt to every muzakki who has paid their zakat.

The method of collecting zakat implemented by Diwan al-Zakat can vary according to the type of zakat being collected. Each type of zakat has some differences, but those differences are not significant. In the process of collecting zakat, the Sunduq al-Zakat in Jordan, as an official institution, is assisted by the private Lijan al-Sya'bi, whose members are spread throughout the kingdom. If the employees of Sunduq al-Zakat are official government staff, then most of the members of Lijan al-Sya'bi are private volunteers who help in the collection and distribution of zakat voluntarily. Sunduq al-Zakat collects various types of zakat, including zakat mal and zakat fitrah, which are voluntarily paid by Muslims, grant and donation funds, sacrificial animal donations, and other assets approved by the honor council of the Sunduq al-Zakat institution. It should be noted that the laws in Jordan have not yet specified in detail the types of wealth for which zakat is obligatory. However, the zakat collected does not exclude gold, silver, and property. If there are members of the community who wish to pay zakat on a specific item, they will ask the mufti and will be given a fatwa on the nisab of the item on which they will pay zakat. In addition, the zakat fund also receives donations, gifts, and similar contributions from the community.

C. Zakat Distribution Programs in Indonesia, Sudan, and Jordan

After the zakat collection process is complete, the zakat funds are then distributed to the zakat recipients, which consist of non-amil zakat recipients and the rights of the amil. Both are included in the 8 asnaf/groups of zakat recipients mentioned in the Qur'an, Surah At-Taubah, verse 60. In its distribution, zakat funds are disbursed in the form of direct cash, known as distribution, and in the form of productive zakat, known as utilization. Here lies the role of the zakat collector who must be selective in choosing among the zakat beneficiaries who are entitled to receive either in the form of distribution or utilization. In this case, BAZNAS establishes the had kifayah to determine those criteria. The Had Kifayah is in the form of measuring the income of zakat recipients. If the income of the mustahik is below the kifayah threshold, they receive a distribution assistance program (direct aid), and if their income is close to the upper limit of the kifayah threshold, they receive a utilization program (productive zakat). BAZNAS has 5 groups of zakat distribution programs that have specific activities under them. The program groups are humanitarian, health, education and da'wah, disaster relief, and economic programs. Each program group has specific activities, for example, the humanitarian program includes activities such as distributing family logistics aid packages, providing assistance to orphans and the underprivileged, offering decent housing assistance, and zakat fitrah, which targets the poor and needy. Meanwhile, the health program provides BAZNAS healthy home services spread across

several cities. In the education and da'wah program, BAZNAS provides assistance to students in the form of scholarships and financial support, as well as aid for da'wah activities such as renovation of prayer rooms, guidance for converts, sending preachers to remote areas, and financial assistance for religious teachers and preachers. The program for distributing zakat funds in the economic sector is divided into two types, namely rural and urban economies. The distribution of zakat funds in rural areas involves activities closely related to village communities, such as livestock halls, food barns, MSME empowerment, and zakat development communities (ZCD). Meanwhile, urban economic programs have more specific zakat distribution activities that are related to the soft skills of the mustahik. Urban economic programs such as ZMART, which is a micro-retail business, ZCHICKEN in the culinary field, Z-AUTO in the motorcycle workshop business, the Santripreneur program, the Micro Zakat Bank to assist with financing and capital for mustahik, and so on. All of these programs aim to encourage the independence of mustahik and elevate their economic status, with the hope that through these programs, mustahik can rise above the threshold of sufficiency.

BAZNAS also has a special zakat distribution program, which is intended for Muslims who need specific assistance both domestically and internationally. This program is called the BAZNAS humanitarian wallet, which is distributed to places in need such as disaster and war zones. For example, the BAZNAS aid program to Palestine, which is currently at war with Israel. The humanitarian funds distributed include cash assistance, sacrificial programs, and public kitchens. Meanwhile, the zakat distribution program conducted by Diwan al-Zakat in Sudan is almost similar to what BAZNAS does in Indonesia. However, in distributing zakat to the mustahik, the Diwan al-Zakat in Sudan establishes rules in the form of differentiation or a priority scale in the distribution of zakat funds. This priority scale is regulated based on interests and levels of need, resulting in different proportions between one group/asnaf and another. The proportion of zakat funds distributed will also vary according to the total amount of zakat funds collected, with the following percentages:

- a. Poor and destitute: 70%
- b. Gharim: 6-10%
- c. Ibnu Sabil: 1%
- d. Converts: 2.5%
- e. Amil Zakat: 10-12%
- f. Operational costs: 6.5%

D. The Role of Zakat in Supporting the Concept of People's Economy

Zakat directly contributes to the concept of people's economy. The zakat funds collected by BAZNAS are one manifestation of this populist economic concept, as the zakat funds come from the community members who have excess wealth and are distributed to those in the community who are less fortunate. According to the BAZNAS Performance Report for 2023, the zakat funds successfully collected by BAZNAS reached Rp 881.56 trillion out of the target of Rp 815 trillion, with an achievement percentage of 108.2%.

Meanwhile, compared to the zakat collection in 2022, the total zakat funds collected in 2023 grew by 39.1% as shown in the table below. This shows that the collected zakat funds have significant benefits for the national economy.

Table 1. Comparison of Zakat Fund Collection for the Years 2022 and 2023. Source: BAZNAS Financial Report Data as of February 10, 2024

No	Modal	Realization 2022 (Rp)	Realitation 2023 (Rp)	Goals (%)
1	Zakat	Rp546.297.335.499	Rp651.065.083.949	19,2
1.1	Zakat Maal-Badan	Rp120.546.318.527	Rp176.524.287.118	46,4
1.2	Zakat Maal-Perorangan	Rp293.610.653.271	Rp333.835.505.336	13,5
1.3	Zakat Maal-Perorangan via UPZ	Rp122.483.897.070	Rp129.860.977.507	6,0
1.4	Zakat Fitrah	Rp9.656.466.631	Rp11.296.313.988	17,0
2	Infak	Rp54.390.388.842	Rp190.291.349.589	249,9
2.1	Infak Tidak Terikat	Rp11.916.819.253	Rp10.517.081.389	-11,7
2.2	Infak Tidak Terikat via UPZ	Rp1.238.113.080	Rp682.380.329	-44,9
2.3	Infak Terikat	Rp34.463.322.554	Rp128.667.424.619	273,3
2.4	Infak Operasional	Rp6.772.133.955	Rp5.543.591.761	-18,1
2.5	Infak Penyaluran		Rp44.880.871.108	
3	CSR (Corporate Social Responsibility)	Rp15.839.981.240	Rp24.767.506.506	56,4
4	Dana Sosial Keagamaan Lainnya	Rp15.839.981.240	Rp24.767.506.506	56,4
4.1	Dana Sosial Keagamaan Lainnya	Rp17.340.431.740	Rp15.431.289.574	-11,0
Total		Rp633.868.137.321	Rp881.555.283.618	39,1%

Meanwhile, if we look at the total number of beneficiaries from 2022 and 2023, there was also a growth of 3.29% with a total of 2,481,502 million people, an increase compared to 2022 with a total of 2,402,426 million beneficiaries.

Table 2. Comparison of BAZNAS Beneficiaries in 2022 and 2023 Source: Data from the Directorate of Strengthening National Distribution and Utilization as of January 10, 2024

No	Program Field	Realitation 2022 (soul)	Realitation 2023 (soul)	Growth (%)
1	Human	1,780,465	1,675,615	-5.89
2	Healthy	400,921	315,384	-21.34
3	Education	61,144	98,501	61.10
4	Economic	25,258	49,415	95.64
5	Dawah-Advocacy	134,638	342,587	154.45
Total		2,402,426	2,481,502	3.29

In the preparation of its annual reports, BAZNAS sets Key Performance Indicators (KPIs) included in the annual work and budget plan. Based on the Report, the key performance indicators achieved in 2023 related to the

percentage of poor people lifted out of poverty through the national zakat program still need to be improved as it only reached 4% or 25,027 people out of the target of 626,283 people. However, the number of poor people lifted out of poverty through the BAZNAS Central program exceeded the target, reaching 54,081 people or 2704.05%. The number of mustahik who became muzaki through the BAZNAS Central program also exceeded the set target, amounting to 2,764 people or 138.20%.

Table 3. Some Key Performance Indicators of BAZNAS 2023. Source: BAZNAS Financial Report Data as of February 10, 2024

No	Indicator	Target 2023	Realization 2023	Access (%)
1	Number of national beneficiaries	61.945.000 orang	58.471.522 orang	94,39%
2	Number of beneficiaries of BAZNAS (Central)	1.687.019 orang	2.481.502 orang	147,09%
3	Number of poor people who are relieved by the national zakat program	626.283 orang	25.027 orang	4,00%
4	Number of poor people who have been eradicated from the Central BAZNAS programme	2.000 orang	54.081 orang	2704,05%
5	Number of mustahik who become muzaki by the Central BAZNAS program	2.000 orang	2.764 orang	138,20%

From the presentation of the tables above, it can be concluded that zakat funds significantly contribute to the concept of people's economy in Indonesia based on the amount of zakat funds collected, the number of beneficiaries according to priority fields and programs, and the number of people who can be lifted out of poverty through the zakat funds collected by BAZNAS. The process of collecting and distributing zakat funds in 2023 is generally better than in 2022, indicating an increase in public trust in channeling their zakat directly to BAZNAS. In Sudan, zakat plays a major role in financing and supporting these projects, and its impact is manifested in several aspects, including:

1. Providing Funding

Zakat is used as a financing tool for small and medium enterprises (SMEs), helping to provide the capital needed to start or develop a business. This allows entrepreneurs to access interest-free financing, thereby reducing their financial burden.

2. Job Creation

By supporting small businesses, Zakat contributes to the creation of new jobs, thereby reducing the unemployment rate in the community.

3. Improving the Standard of Living

The income generated by these projects helps improve the economic and social conditions of the beneficiaries and their families, leading to a reduction in poverty levels.

4. Encouraging Entrepreneurship

Zakat contributes to encouraging individuals to establish their own businesses by providing financial support and technical advice.

5. Reducing Economic Disparity

Zakat helps reduce the gap between social classes by redistributing wealth and supporting vulnerable groups.

6. Catalyzing Economic Growth

In its implementation, the management of zakat in Sudan faces several challenges that hinder the utilization of zakat funds. However, there are several solutions offered to address the emerging issues as explained in the following table:

Table 4 Challenges and Solutions in Zakat Management in Sudan

No	Challenge	Solution
1	Weak management and supervision of zakat funds.	Increase transparency and accountability in the distribution of zakat funds.
2	Insufficient funding to meet all project needs.	Provide training programs for supported project owners.
3	Lack of awareness of the importance of zakat in economic development.	Improving the coordination mechanism between zakat institutions and project owners.

This shows that zakat, if utilized well, can be an effective means to promote SMEs and achieve comprehensive development in Sudan. Based on the annual report on the management of zakat funds in Jordan prepared by Sunduq al-Zakat, the income and expenditure of zakat funds are as follows:

1. Zakat Revenue (الإيرادات)

Zakat revenue consists of two main sources, namely:

Table 5. Zakat Fund Revenue in Jordan

Source (المصدر)	Sum (المبلغ)
Receipt of Funds from <i>Sunduq al-Zakat</i> (مقبوضات صندوق الزكاة)	6,834,092
Receipt of Funds from <i>Lijan al-Zakat</i> (مقبوضات لجان الزكاة)	15,649,449
Total (المجموع)	22,483,541

From the data above, it can be seen that the funds managed by Lijan al-Zakat are larger compared to Sunduq al-Zakat (about 69.6% of total receipts), indicating the active role of local institutions in the management of zakat.

2. Zakat Expenditure (المصروفات)

The distribution of zakat funds covers various social and economic sectors, as detailed in the following table: From the above income and expenditure data, several things can be analyzed:

a) Zakat Budget Deficit

0u879886Zakat revenue is 22,483,541 Jordanian Dinars or 666623,097,819 Jordanian Dinars or equivalent to Rp.528 trillion. This indicates a deficit of 614,278 Jordanian Dinars or equivalent to Rp.9.77 billion, which might be covered by reserve funds or other sources.

b) The main expenditure categories of zakat funds in Jordan are: Operational Fund of Lijan Zakat: 15,578,368 (approximately 67.4% of total expenditures) Withheld Zakat: 2,090,391 Orphan Care: 1,223,372 Monthly Assistance: 1,573,035 Orphan and Family Assistance: 635,650

D. Comparative Analysis of Zakat Management in Indonesia, Sudan, and Jordan

The management of zakat in Indonesia, Sudan, and Jordan has several similarities and differences in various aspects. This can serve as a reflection for each manager to maximize the existing advantages and strengths, and to improve weaknesses based on comparisons between countries. Each country has a different zakat management system according to its policies and social structure. Indonesia and Jordan tend to implement a voluntary zakat management system with tax incentives, while Sudan applies a stricter system with legal obligations. From the aspect of effectiveness, Indonesia has a more structured distribution system with various economic empowerment programs, while Sudan focuses more on priority-based distribution, and Jordan has a more decentralized system through the Lijan al-Zakat network. Then, in terms of zakat fund reporting, Indonesia has a more comprehensive reporting system compared to the other two countries. Then, the types of zakat collected by the three countries are not much different. The collected zakat consists of zakat maal, zakat fitrah, zakat trade, zakat plants, and livestock as mandated in the Qur'an and Sunnah. In addition to these sources, zakat is also collected from grants, alms, CSR, and other religious social funds. In terms of management, Indonesia, Sudan, and Jordan have similarities regarding the management institutions established by law, and they have representatives in every work area from the central level to the regional level, even reaching the lowest community levels. Indonesia with BAZNAS at the central, regional, and city/district levels, assisted by UPZ at the community environment level. Similarly, in the Diwan al-Zakat in Sudan, which has representatives in 16 regions, and the Sunduq al-Zakat in Jordan, which manages the central level, while the regional level is handled by Lijan asy-Sya'bi, and the lowest level is managed by Jam'iyyat spread across schools and universities. The management of zakat funds in these three countries also makes a significant contribution to the economy of the community. The zakat funds distributed

to the poor and needy help reduce the economic burden they experience. Through meticulous and systematic data collection, the distribution of zakat funds becomes targeted, allowing for the identification of which groups in the community receive direct assistance in the form of cash, and which groups receive productive zakat assistance in the form of business capital or production tools. Determination of groups This community uses a different system between countries. Indonesia uses a model called Had Kifayah in determining the groups that receive direct assistance or utilization. Meanwhile, Sudan uses a differentiation system in the form of specific percentages for zakat recipients. So, the categories of zakat recipients remain based on Surah at-Taubah verse 60, which includes 8 categories, but there are specific percentages for each category, and the group of the poor and needy receives the largest percentage compared to other groups. In the process of managing zakat, one inevitably faces challenges and obstacles in achieving the best results. BAZNAS in Indonesia complains about the lack of public awareness in fulfilling zakat. This is because zakat is only a spiritual or religious obligation, but there is no legal obligation for citizens to pay zakat. However, those who pay zakat are given additional motivation that they will receive a tax deduction.

IV. CONCLUSION

Based on the results of the research and discussion that have been conducted, several conclusions can be drawn according to the problem formulation as follows:

1. The management of zakat in Indonesia, Sudan, and Jordan is currently good with the presence of regulations and laws governing each country. The management process is also carried out by official zakat institutions under government supervision, assisted by private zakat institutions, and has representatives in each region who collaborate in the zakat collection process. Indonesia is managed by BAZNAS and LAZ, Sudan is managed by Diwan al-Zakat, and Jordan is managed by Sunduq al-Zakat and Lijan al-Zakat/asy-Sya'bi. The collection of zakat is also carried out according to the types of zakat that have been established, whether through sharia law or the laws applicable in each country.
2. The distribution of zakat in Indonesia, Sudan, and Jordan is carried out after the process of collecting zakat funds. The zakat funds that have been collected by each zakat institution will be distributed to the mustahik according to the programs established by each zakat institution. BAZNAS has 5 fields of distribution programs, namely humanitarian, health, education, da'wah-advocacy, and economy. Meanwhile, the Diwan al-Zakat of Sudan has programs for empowering MSMEs, creating job opportunities, and reducing poverty rates. Then, the Jordan Zakat Fund has a zakat distribution program that includes monthly assistance, emergency aid, school supplies, entrepreneurial goods and tools, sacrificial animals, and more. The zakat distribution program in each country aims to improve the welfare of the mustahik according to the established categories/asnaf.

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