

Development of Zakat Distribution in the Disturbance Era

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Abstract: With the growing number of publications on digital zakat, there is a pressing need for research on zakat management to develop general concepts that can serve as policy standards for zakat management practitioners and national zakat regulators. This research aims to provide insights into managing zakat in an easy, flexible, transparent, and targeted manner. The study employs field research methods, observing real events in society, and uses empirical legal research techniques with an interdisciplinary approach, incorporating sociological and ethnographic studies. The findings indicate that proper zakat distribution requires a deep understanding of its fiqh, grounded in shari'a texts and explored through both a linguistic approach (*al-qowâid al-lughawiyyah*) and an objective shari'a approach (*maqâshid asy-syarî'ah*). Furthermore, collecting zakat funds by national amal zakat agencies and institutions in Indonesia must adapt to contemporary times and technology, providing an alternative that facilitates *muzakki's* in fulfilling their obligations.

Keywords: Development of Zakat; Distribution; Disturbance Era

Abstrak: Seiring dengan semakin banyaknya publikasi di bidang zakat digital, maka perlu dilakukan kajian dan telaah terhadap berbagai studi dan penelitian terkait pengelolaan zakat untuk memperoleh konsep umum yang dijadikan sebuah standar atas kebijakan yang akan dilakukan oleh para praktisi pengelola zakat dan regulator zakat nasional yang bertujuan untuk memberikan pengetahuan tentang pengelolaan zakat secara mudah, fleksibel, transparan dan tepat sasaran. Studi ini merupakan penelitian lapangan yang mengamati kejadian-kejadian nyata di masyarakat dan bertujuan untuk menggambarkan keadaan atau status suatu fenomena dengan menggunakan metode penelitian hukum empiris dan juga menggunakan pendekatan interdisipliner, yaitu studi sosiologis dan etnografi. Teknik pengumpulan data yang digunakan ialah observasi partisipatif yang melibatkan para subjek kunci dari objek penelitian. Hasil dari penelitian ini menyatakan bahwa pendistribusian zakat secara benar diperlukan pemahaman fikih tersendiri, yaitu berdasarkan berbagai dalil yang terdapat dalam teks-teks syariat yang digali melalui pendekatan kebahasaan (*al-qowâid al-lughawiyyah*) maupun pendekatan tujuan syariat (*maqâshid asy-syarî'ah*). Selain itu, penghimpunan dana zakat oleh badan dan lembaga amal zakat nasional di Indonesia harus sesuai dengan perkembangan zaman dan teknologi sebagai sebuah alternatif yang akan semakin memudahkan para *muzakki* dalam memenuhi kebutuhannya.

Keywords: Pengembangan Zakat; Distribusi; Era Kekacauan

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Introduction

Disruption marked by digitalisation in the global economy is a rapidly growing phenomenon. The integration of information technology across various sectors of community activity is seen as a significant driver of economic growth. Furthermore, the prevalence of a digital lifestyle within a society is closely linked to poverty levels. To keep up with the rapid advancements in the digital world, a swift adaptation process is essential in every sector of community activity.

The high number of internet users reflects the benefits offered to society. In this regard, the Internet has provided challenges and opportunities for many companies and individuals. Without exception for the individual community in general, the advantages obtained from using digital platforms and the Internet are in the form of ease, quality of interaction, and reliability. This strength is the key to the main attraction for the use of technology in every activity carried out by the community.

Simplicity and efficiency are key to attracting consumers and the public to utilise digital platforms, particularly in transactions. It is not surprising that technology-driven and digital transaction methods have garnered significant interest from business professionals and managers of nonprofit activities such as zakat payments.

Zakat is one of the instruments related to transactions. In principle, zakat is *maliyah ijtima'iyah* worship or worship related to wealth and social life. With these characteristics, zakat is one of the financial instruments in Islamic economics closely related to financial transactions and activities related to assets. In paying zakat, *muzaqis* also demand convenience and speed in transactions. Thus, zakat managers must collaborate with digital platforms to offer a seamless experience for the community and raise awareness of zakat payments.¹

In general, zakat management is carried out in several stages, starting from an outreach program to the community, collection, distribution, to reporting. These stages require an infrastructure that provides convenience for related parties, especially the three interrelated elements in the management of zakat, namely *muzakki*, *mustahiq*, and *amil*. That way, zakat management that is carried out optimally in the digital era will present modern, transparent, effective and efficient zakat management².

Post-pandemic, *mustahiq* still face significant challenges in engaging in productive work and business,³ making the distribution of zakat a crucial program for enhancing community welfare⁴. Research indicates that effective zakat collection and distribution strategies require collaboration with various institutions, including the government⁴. Consequently, there is a need to explore advancements in zakat distribution that align with the era of disruption. This research aims to investigate these developments⁵.

The use of the virtual age in the

Pada Baznas Kabupaten Jombang),” *Jurnal Ekonomika dan Bisnis Islam* 5, no. 1 (2022): 107.

² Sapriadi Adi, Darliana Ina, and Hardiyanti Ridwan, “Optimalisasi Pengelolaan Zakat Di Indonesia,” *Al-Kharaj* 2, no. 1 (2022): 73–74.

³ Agus Arwani et al., “The Development of Economic Potential of People in Pandemic Through Earning Zakat Distribution,” *International Journal of Professional Business Review* 7, no. 2 (August 3, 2022): 15–19, accessed Januari 16, 2023, <https://www.openaccessojs.com/JBReview/article/view/414>.

⁴ Rahman Saleh Rahmat and Mohamad Soleh Nurzaman, “Assesment Of Zakat Distribution: A Case Study On Zakat Community Development In Bringinsari Village, Sukorejo District, Kendal,” *International Journal of Islamic and Middle Eastern Finance and Management* 12, no. 5 (January 1, 2019): 746–766, <https://doi.org/10.1108/IMEFM-12-2018-0412>.

⁵ Abdulraham bin Abdullah Alsaadi, “Integration and Development of Zakat Collection and Distribution in the Islamic Finance Industry,” <https://services.igi-global.com/resolvedoi/resolve.aspx?doi=10.4018/978-1-7998-3452-6.ch014> (January 1, 1AD): 196–197, accessed September 16, 2023, <https://www.igi-global.com/chapter/integration-and-development-of-zakat-collection-and-distribution-in-the-islamic-finance-industry/259768>.

¹ Labuh Inderayana Eka Sakti and A'rasy Fahrullah Fahrullah, “Pengelolaan ZIS Sebagai Upaya Meningkatkan Kesejahteraan Masyarakat (Studi

administration of zakat has another worth in the administration of public zakat. This positions zakat as a financial tool widely recognised by the broader community. With the integration of digital and online platforms, zakat is becoming increasingly accessible to the public.

The outreach program to introduce zakat to the community seeks to engage a wider range of affluent individuals who may lack sufficient information and understanding about zakat. The surge and advancement of digital-based zakat management are supported by ongoing studies and research into the digitalisation of zakat. Numerous investigations have been conducted on digitisation within the zakat administration, with several focused specifically on examining the progress and impact of digitalisation in this area.

Along with the increasing number of publications in the field of digital zakat, it is necessary to explore various studies and research related to digital-based zakat management. This exploration aims to identify common themes among existing research, ultimately providing a unified concept that can serve as a policy standard for zakat management practitioners and national regulators.

Interpreting zakat management through the use of various digital platforms ensures that these activities are conducted with ease, flexibility, transparency, and precision. Digitising zakat management is also expected to enhance public awareness and participation in zakat payments. Consequently, people can conveniently fulfil their zakat obligations through digital means without the need to visit *amil zakat* offices in person⁶.

Literature Review

The pervasive use of technology in all aspects of life underscores humanity's increasing reliance on digital solutions. This

shift towards digitisation has also impacted zakat management, particularly in the collection process. With advancements in digitalisation, individuals are fully embracing virtual innovations to streamline zakat collection and distribution. Zakat funds play a crucial role in empowering *mustahiq*, especially in terms of financial stability.⁷ However, the integration of digital finance in zakat must adhere to Islamic principles and regulations.⁸

Several impacts from previous investigations related to this reliance have been identified by researchers, serving as additional references and material for comparison to avoid repetition in studies. Many of these investigations have been conducted under the guidance of Wasilatur Rohmaniyah, who emphasised the urgency of digitising zakat. She aims to enhance the digitalisation of zakat by establishing a digital zakat environment in Indonesia. This involves implementing electronic transformations in zakat management, representing a significant advancement in the collection and distribution of zakat. This approach is aimed at fostering the development of zakat-based organisations, thereby increasing their efficiency and effectiveness⁹.

Nur Jamaluddin and Siti Aminah concentrated on the viability of digitizing the zakat cost range series with an emphasis on BAZNAS in Tangerang town to peer the execution of an administration realities framework in regards to zakat and its administration.¹⁰ Annisa Zetira and Fatwa

⁷ Danica Dwi Prahesti and Priyanka Permata Putri, "Pemberdayaan Usaha Kecil Dan Mikro Melalui Dana Zakat Produktif," *Ilmu Dakwah: Academic Journal for Homiletic Studies* 12, no. 1 (2018): 141–160.

⁸ Umi Cholifah, "Islam in Digital Age: The Application of Maqâsid As-Syari'ah on Digital Zakat," *Fikri: Jurnal Kajian Agama, Sosial Dan Budaya* 4, no. 1 (2019): 101–112.

⁹ Wasilatur Rohmaniyah, "Optimalisasi Zakat Digital Melalui Penguatan Ekosistem Zakat Di Indonesia," *Al-Huquq: Journal of Indonesian Islamic Economic Law* 3, no. 2 (2021): 232–246.

¹⁰ Nur Jamaluddin and Siti Aminah, "Efektifitas Digitalisasi Penghimpunan Dana Zakat Pada Badan Amil Zakat Nasional (BAZNAS) Kota Tangerang," *Management of Zakat and Waqf Journal (MAZAWA)* 2,

⁶ Muhammad Raihan Mauludin and Sri Herianingrum, "Pengaruh Digital Zakat Terhadap Penghimpunan Zakat Dan Kinerja Lembaga Amil Zakat," *Jurnal Ekonomi Syariah Teori dan Terapan* 9, no. 1 (2022): 47–48.

conducted a study on optimizing digital zakat collection during a pandemic using James Stoner's management theory through descriptive qualitative methods and collecting data using literature reviews, revealing that James Stoner's management model, namely the process of planning, organising, implementing or direction, and reporting or supervision could be applied to every aspect of zakat management, which consists of elements of the collection, management, distribution, and reporting¹¹.

Likewise, by reinforcing and overseeing zakat, the board utilises organised vital stages using Fintech in zakat. The executives are planning to support the improvement of zakat control. This strategy incorporates standard guideline consistency, Sharia guideline consistency, responsibility, and assurance structures¹².

Despite the use of digital tools for managing, collecting, and distributing zakat, the primary method for obtaining zakat information remains word of mouth. The findings of this research could be valuable for zakat institutions to evaluate their effectiveness in meeting the needs of zakat beneficiaries within the community¹³.

Therefore, to achieve the potential of zakat, careful preparation and planning is required, which can be controlled and evaluated at each level of achievement. Thus, for zakat to be achieved, the management of zakat must be appropriately managed based on the principles of good governance and by the provisions of Islamic teachings.

Methods

To examine the distribution of zakat in the era of disruption, this article is field research seeking to observe real events in society¹⁴ and aims to describe the condition or status of a phenomenon. This study uses empirical legal research methods. The data collection was conducted based on participatory observation involving key subjects from the research object¹⁵. The data were obtained from secondary data and primary data that are directly related to the object of research and are supported by legal materials consisting of documents, texts and stories related to the distribution of zakat¹⁶.

This study also employed an interdisciplinary approach, including sociological and ethnographic studies, considering that legal symptoms can be seen in human behaviour.¹⁷

Fiqh Discourse on Zakat Distribution

The circulation of zakat (*mashârif al-zakât*) is the dispersion of zakat to the individuals who are qualified to gain it (*al-mustahaqûn lahâ*). Inside the fair distribution of zakat, information on fiqh is required, which depends on the suggestions and texts of the Sharia that are inspected using a phonetic methodology (*al-qowâid al-lughawiyah*) notwithstanding a strategy to the longings of the Sharia (*maqâshid ash-shari'ah*)¹⁸. Appropriation is the conveyance of items to numerous people or a few areas. Thus, the dissemination of zakat is the conveyance of zakat to individuals who are qualified to get (*mustahik zakat*) each destructively and gainfully¹⁹.

no. 2 (2021): 180–208.

¹¹ Annisa Zetira and Nur Fatwa, "Optimalisasi Penghimpunan Zakat Digital Di Masa Pandemi," *Eqien-Jurnal Ekonomi dan Bisnis* 8, no. 2 (2021): 228–237.

¹² M Aulia Rachman and Annisa Nur Salam, "The Reinforcement of Zakat Management Through Financial Technology Systems," *International Journal of Zakat* 3, no. 1 (2018): 57–69.

¹³ Raja Adzrin Raja Ahmad, Ahmad Marzuki Amiruddin Othman, and Muhammad Sufiyudin Salleh, "Assessing the Satisfaction Level of Zakat Recipients Towards Zakat Management," *Procedia Economics and Finance* 31 (2015): 140–151.

¹⁴ Saifuddin Azwar, *Metode Penelitian* (Yogyakarta: Pustaka Pelajar, 1999), p 21.

¹⁵ Kartini Kartono, *Metodologi Metodologi Riset Sosial* (Bandung: Mandar Maju, 1996).

¹⁶ Bambang Sunggono, *Metodologi Penelitian Hukum* (Jakarta: RajaGrafindo Persada, 2005).

¹⁷ Bernard Arief Sidharta, *Meuwissen Tentang Pengembangan Hukum, Ilmu Hukum, Teori Hukum, Dan Filsafat Hukum* (Bandung: Refika Aditama, 2009), h. 63.

¹⁸ Wahaf al-Qahthâni, *Masharif al-Zakat fî al-Islâmî*, (Riyâd: Muasasah al-Jarîsi, 1431H), p. 4

¹⁹ Meity Taqdir Qadratillah, et al., *Kamus Bahasa Indonesia untuk Pelajar*, (Jakarta: Badan

Distribution of zakat is an activity that facilitates and expedites the distribution of zakat funds from *muzakki* to *mustahiq*. The funds collected will be channel from *muzakki* to *mustahiq* through institutions that manage zakat. With distribution, collected zakat funds can distributed on target and in accordance with the needs of *muzakki*. In addition, with proper distribution, the existing wealth can be abundant and evenly distributed and does not only circulate to certain groups.

A primary strategy in zakat distribution is to prioritise local recipients, or *mustahiq*, by focusing on those in close proximity to the zakat institution before expanding to other areas. This approach, known as centralism, offers several benefits. It simplifies the distribution process across provinces, ensuring that zakat is effectively allocated from the central hub to various regions. In many Islamic countries, this centralised system ensures that the distribution begins at the core and then extends outward to reach broader areas.

Distributing zakat outside the collection area while many local *mustahiq* remain in need contradicts the fundamental purpose of zakat. According to Al-Mugni's texts, the primary goal of zakat is to address the needs of the poor. Therefore, zakat distribution should prioritise aiding the impoverished within the collection area to fulfil its intended purpose²⁰.

Allah SWT has designated the recipients of zakat in Surah At-Taubah, verse 60, indicating that zakat is meant for specific groups, each of which has equal rights to receive it. Consequently, zakat managers must ensure that zakat is distributed only to the designated *mustahiq* and not to others. The general principle here is to achieve equitable justice among all groups of *mustahiq*. As Imam Shafi'i stated, the aim of this justice is to protect the interests of each

mustahiq and to maximize the benefits for the Muslim community. In this context, there are guidelines for zakat distribution derived from the opinions, affirmations, and interpretations of various fiqh scholars:

Table 1. Rules for zakat distribution based on contextual conditions.

No	Rules for the distribution	Contextual
1	All <i>mustahiq</i>	The zakat assets are large
2	Prioritize targets	The largest portion
3	Specific groups	Overabundance
4	The needy and poor	Giving them enough
5	A group of <i>mustahiq</i>	The zakat funds are small
6	1/8 of the zakat funds collected	Determining the highest limit in giving zakat to amil

Table 1 outlines the rules for distributing zakat based on the amount of zakat assets available. It specifies different approaches for large assets, prioritization, specific groups, the needy and poor, limited funds, and allocation to zakat administrators

In (QS.At-taubah [9]: 60) which explains that:

"Indeed, zakat is only for poor people, needy people, administrators of zakat, converts whose hearts are persuaded, to (free) slaves, people who are in debt, for the way of Allah and for people who are in their way. way, as a decree made obligatory by Allah, and Allah is All-Knowing, All-Wise."

In his interpretation, Quraish Shihab explains that zakat is obligated to be given to those who lack sufficient means to meet their needs, such as the sick who cannot work and have no assets. It also includes those responsible for collecting and distributing zakat, as they are expected to support and defend the religion of Allah, including those who preach Islam. Additionally, zakat is designated for freeing slaves and captives, paying off the debts of those unable to repay—provided the debt is not incurred through sinful actions, oppression, or foolishness²¹.

Zakat is also used to provide provisions for the mujahideen who fight in the way of Allah and various ways of

Pengembangan dan Pembinaan Bahasa, Kementerian Pendidikan dan Kebudayaan, 2011), p. 100.

²⁰ Yusuf Qardhawi, *Spektrum Zakat dalam Membangun Ekonomi Kerakyatan*, (Terj. Sari Narulita, Dauru az-Zakah fiilaj al-Musykilat al-Iqtis'adiyah), (Jakarta: Zikrul Media Intelektual, 2005). p. 143

²¹ M. Quraish Shihab, *Tafsir Al-Misbah (Kesan, Pesan Dan Kerasian Al-Qur'an) Jilid 5, Lentera Hati*, vol. 4, 2000, 484–485, <https://www.ptonline.com/articles/how-to-get-better-mfi-results>.

goodness and obedience related to *jihād*. Helping travellers who are disconnected from the possibility of continuing their journey and alienated from their families, Allah sets it all as an obligation from Him for the benefit of His servants. Allah is All-Knowing of the benefits of His creatures and All-Wise about what is prescribed. Zakat is a provision to collect wealth from the rich to be distributed to the poor.

The property which may be dispensed is indeed the privileges of the poor contained in the assets of the well-off. The collection and distribution of zakat are overseen by the government to ensure it reaches those who are eligible, primarily focusing on alleviating poverty. Zakat is intended for individuals in need and can also be used for social purposes, such as providing loans or paying off debts for those who cannot afford it. Historically, in early Islamic society, it was uncommon to see people hungry or begging because of the substantial amount of zakat collected. In fact, the amil zakat sometimes faced the challenge of finding recipients to distribute zakat to²².

It is narrated that an amil zakat in the African region complained to the Caliph 'Umar bin 'Abd al-'Aziz because he could not find poor people who were willing to give zakat. 'Umar then said to him, "Pay the debts of those who owe." Amil zakat then carried out the order but then complained again. 'Umar also said, "Buy and ransom slaves because this is one way to distribute zakat." Actually, if zakat is collected and then issued during its journey, it will be seen from its application that zakat is the noblest form of *takâful ijtima'iy* system²³.

In its distribution, zakat must accept to eight *asnâf* (*mustahiqîn*), but the method of distribution is not stated in detail in the verse. The absence of special provisions regarding the procedure for distributing zakat means that it has opened up "*ijtihad*" opportunities for zakat managers to innovate the distribution of zakat effectively for the benefit of *mustahiq*. In general, the distribution of zakat is divided into two, namely first, the distribution of zakat to meet consumptive needs and second, the productive distribution of zakat to provide economic empowerment²⁴.

The distribution of zakat is to meet the consumptive needs of *mustahiq* that must be prioritised because it involves basic needs. In fact, many *mustahiq* experience difficulties in meeting their basic needs properly, such as food, drink, clothing, shelter, health and education. *Mustahiq*, who is experiencing these difficulties, must assist immediately so that he is immediately free from the suffering that has plagued his life. *Mustahiq's* happiness is a prayer for *muzakki* who have paid their zakat. To find out the existence of *mustahiq*, a survey is needed around certain communities or areas²⁵.

In a complex society, there are inevitably *mustahiq* who do not receive adequate zakat funds. This issue can stem from two primary causes: first, limited zakat funds due to a lack of awareness among *muzakki*, and second, the negligence of zakat managers (Amil Zakat Agencies or

<https://ejournal.iainbengkulu.ac.id/index.php/mizani/article/view/5343>.

²² Arsyad Abror and Ataina Hidayati, "The Effect of Distributive Justice on Intention to Pay Zakat through Zakat Institutions Using Affective and Cognitive Trust as Intervening Variables," *Jurnal Ekonomi & Keuangan Islam* 6, no. 1 (January 1, 2020): 25.

²³ Mardhatillah Suaka, Mardenis Mardenis, and Zefrizal Nurdin, "Management and Supervision of Zakat at The National Amil Zakat Agency (Baznas) of Bengkulu Province in 2019-2020," *JURNAL ILMIAH MIZANI: Wacana Hukum, Ekonomi, dan Keagamaan* 8, no. 1 (September 29, 2021): 36–39, accessed January 24, 2023,

²⁴ Ahmad Mifdlol Muthohar, "Analisis Indikator Keberkahan Berzakat Bagi Muzaki Di Jalur Joglosemar," *Ijtihad: Jurnal Wacana Hukum Islam dan Kemanusiaan* 17, no. 2 (December 31, 2017): 224226, accessed January 24, 2023, <https://ijtihad.iainsalatiga.ac.id/index.php/ijtihad/article/view/1416>.

²⁵ Siti Marhamah Nasution, Ahmad Adib Nasution, and Arifa Pratami, "Pengaruh Pendistribusian Dana Zakat Terhadap Perkembangan Usaha Muallaf pada Badan Amil Zakat Nasional Provinsi Sumatera Utara," *MUTLAQAH: Jurnal Kajian Ekonomi Syariah* 2, no. 2 (January 3, 2022): 94–98, accessed January 24, 2023, <https://jurnal.uisu.ac.id/index.php/mulaqah/article/view/4740>.

Institutions), leading to the oversight of potential *mustahiq*. These challenges can be mitigated if zakat institutions adopt a more professional approach to managing the collection and distribution of zakat.

Regulations Related to the Distribution of Zakat in Indonesia

To evaluate the effectiveness of zakat distribution and utilisation in Indonesia in 2020, a national *mustahiq* database system was established. The creation of this data collection system, which is accurate, reliable, transparent, and compliant with both sharia and relevant legal regulations, represents a crucial step towards optimising zakat management in Indonesia.

Applicable appropriation of zakat is intended to enable the *mustahiq* monetary framework, all together that it is trusted that in the future, they will be equipped to be autonomous and even end up being new *muzakki*. It's far said to be successful because funds dissemination to *mustahiq* is utilized explicitly for significant business capital that grants for benefit. Powerful dispersion of zakat can best be executed after the straightforward wishes of *mustahik* are met.

In distribution and allocation, several aspects must be considered based on sharia principles; poverty eradication is the primary purpose of giving zakat to the poor and those in need. Zakat distribution schemes can fulfil basic needs, such as food, clothing, shelter, medicine, educational assistance, small business capital, and other forms of application to realise an adequate standard of living. Therefore, Law Number 23 of 2011 concerning Zakat Management states in Article 27 that:²⁶ 1) Zakat can be utilised for valuable organisations inside the setting of adapting to poor people and improving the welfare of individuals; (2) The use of zakat is intended for influential organisations, as verified in the paragraph (1), is completed while the essential cravings of *mustahiq* have been satisfied; 3) comparably

arrangements concerning the utilisation of zakat for effective partnerships as indicated in section (1) are managed under a Ministerial Regulation.

This pamphlet highlights that zakat can be effectively utilised once the basic needs of *mustahiq* have been met. To achieve this, distribution must follow a strategic approach. Effective zakat distribution requires adherence to regulations and guidelines that ensure the primary needs of *mustahiq* are satisfied, sharia's principles are upheld, and economic benefits are delivered to both donors and *mustahiq* within their local areas. Beyond meeting these criteria, zakat management institutions can also use zakat funds for business development, provided that the recipients are individuals or organisations that meet the *mustahiq* criteria and have the support of the local *amil* zakat²⁷.

Changes in the Pattern of Zakat Distribution during the Pandemic

The flare-up of the coronavirus pandemic in different countries, principally Indonesia, damagingly affects the country's shape. These impacts cover the monetary, instructive, wellness, social and otherworldly areas. Therefore, in handling the impact of COVID-19, a collaboration between the government and other institutions is needed, involving the National Zakat Amil Agency (BAZNAS) as the zakat management institution in Indonesia. One type of capability of BAZNAS through the Coronavirus pandemic can be seen from its zakat circulation sports.

The zakat distribution program implemented by BAZNAS to address the COVID-19 pandemic consists of two major initiatives: the special distribution program and the existing security distribution program. Using a descriptive qualitative

²⁶ Undang-Undang Republik Indonesia Nomor 23 Tahun 2011 tentang Pengelolaan Zakat (Lembaran Negara Republik Indonesia Tahun 2011 Nomor 115)

²⁷ Septi Indrawati and Amalia Fadhila Rachmawati, "Efektivitas Pendayagunaan Zakat Berdasarkan Undang-Undang Nomor 23 Tahun 2011 Dalam Upaya Pemberdayaan Usaha Mikro Di Masa Pandemi Covid-19," *Indonesia Law Reform Journal* 2, no. 1 (April 22, 2022): 86–87, accessed January 24, 2023, <https://ejournal.umm.ac.id/index.php/ilrej/article/view/19067>.

approach, this article concludes that BAZNAS's distribution pattern is divided into health emergency programs and socio-economic emergency programs, alongside ongoing security distribution efforts. These initiatives aim to improve the welfare of individuals affected by the Covid-19 pandemic. When examining the practice of zakat management during the time of the Prophet Muhammad (SAW) and his companions and comparing it to current conditions, it becomes clear that zakat distribution can be categorised into two forms: consumptive and productive. BAZNAS distributes assistance according to these patterns as follows:

1) Momentary assistance (Consumptive)

Momentary assistance does not imply that zakat is given to *mustahiq* only once or briefly. Instead, it signifies that the distribution to *mustahiq* is not aimed at achieving long-term economic independence or empowerment for the recipients. This type of assistance is final because the *mustahiq* in question are not expected to become self-sufficient due to their circumstances, such as being elderly, disabled, displaced refugees, or victims of natural disasters.

2) Empowerment (productive)

Empowerment is the productive distribution of zakat, which focuses on efforts to achieve economic independence for *mustahiq*. This empowerment is accompanied by coaching or mentoring and monitoring of the efforts made by *mustahiq*. Initially, the distribution of zakat was more prevalent in a consumptive manner, but in modern and recent implementation, zakat has begun to develop through distribution in the form of modern innovations. The above description indicates that the utilisation of the allocation of zakat funds so far can be classified into the following four categories;²⁸

1. Ordinary destructive nature, particularly zakat fitrah, is used by individuals to meet their daily needs.
2. Creative consumptive zakat takes forms

different from the original item, such as scholarships.

3. Conventional effective zakat is provided as useful goods like goats, cows, and sewing machines.
4. Creative productive zakat involves the utilisation of zakat in the form of usable capital, both for building social projects and for increasing capital.

The spread of the Covid-19 pandemic in Indonesia has severely affected various aspects of life. Economically, it has led to significant downturns and crises in both natural and financial sectors. Health-wise, the pandemic has created a health emergency, resulting in the loss of healthcare workers and many lives. In education, the shift to online learning has hindered the effectiveness of teaching and learning activities. Religiously, places of worship have closed, compelling individuals to practice their faith at home. Socially, the need for social distancing has fostered mutual suspicion among people as a measure to prevent the virus's transmission. The COVID-19 pandemic has significantly impacted both the community and *mustahiq* necessitating effective solutions to mitigate these effects. In response, BAZNAS has played a crucial role by distributing zakat with the following characteristics:

1. PPE assistance for BAZNAS Healthy Homes and several hospitals in Indonesia.
2. Cash Jobs for Vulnerable Groups, SMEs and Disabilities (People with Disabilities).
3. Basic food assistance for people affected by the Covid-19 pandemic
4. Cash assistance to meet short-term living needs for people affected by the Covid-19 pandemic.
5. Making adjustments to processes and outputs for *mustahiq* under the guidance of BAZNAS. Processing adaptations such as changing marketing patterns for *mustahiq* business actors and output adaptations such as changing the focus of mask production for *mustahiq* sewers.

²⁸ Muhammad Daud Ali, *Sistem Ekonomi Islam Zakat dan Wakaf*, (Jakarta: UI Pers, 1998), h. 61-63

Practice of Zakat Payment and Distribution in the Digital Era

The dispersion of zakat is vital for financial wishes, given the essential objective of sharia financial matters to make multi-faceted social knowledge connections that can grasp the advantage for people. Zakat distribution programs improve the overall welfare of the community. The fundamental human nature to seek prosperity aligns with maintaining faith (*ad-dīn*), preserving life (*an-nāfs*), using reason (*al-'aql*), ensuring posterity (*an-nasl*), safeguarding wealth (*al-mal*), and encouraging individuals to act rightly. These programs help reduce economic disparities, alleviate poverty, utilize resources for the public good, and develop human resources with a strong, compassionate, and unified spirit²⁹.

Currently, digital technology continues to increase in various sectors, including economic, social, political, and cultural. Increasingly developing information technology is the driving force behind the start of the digital economy era. The digital economy in Indonesia is inseparable from the existence of Internet access, where in 2013, Internet access in Indonesia was only 13.8%, increasing in 2018 to 36.3% (INDEF, 2019). In addition, a report from the Association of Indonesian Internet Service Providers (APJII) (2020) estimated that in 2020, there would be around 25 million new Internet users in Indonesia, an increase of 8.9% from 2019.

With technological advancements, zakat payments can now be facilitated digitally. In digital zakat, collaboration with zakat distributors and crowd-funding platforms is essential. These platforms, operating based on sharia principles, help streamline donations to zakat institutions. This approach ensures more efficient and transparent information sharing and

enhances the effectiveness of zakat institution programs.

The Zakat Management Organisation (OPZ) in Indonesia has implemented several website-based digital payment channels to facilitate zakat payments for muzakkī donors. Additionally, the OPZ has taken innovative steps in digital fundraising, utilising email marketing, websites, search engine marketing, and social media marketing to optimise the dissemination of information about zakat management programmes. These efforts aim to educate the public about zakat obligations and promote zakat collection activities to a broader audience. According to reports from BAZNAS, the amount of zakat collected has steadily increased each year, with a significant rise observed between 2019 and 2020.

BAZNAS has provided many online platforms accessible for the public. BAZNAS has provided five platforms to encourage digital zakat. First, the BAZNAS Platform, which includes the BAZNAS website and an application program called *muzakkī* Corner; second, Commercial Platform, which involves partnerships with e-commerce giants such as Lazada, Shopee, Blibli, Elevenia, and JDID. Additionally, BAZNAS collaborates with Fintech services such as OVO, Gopay, Linkaja, and others to further streamline the process of digital zakat contributions.

BAZNAS utilises multiple platforms to promote digital zakat contributions. On social media platforms like Facebook, Twitter, and WhatsApp, BAZNAS runs advertisements and campaigns to encourage zakat giving. They have also introduced innovative services, such as QR code payments, for added convenience. Furthermore, BAZNAS employs a chatbot named Zavira (Zakat Virtual Assistant) on the LINE app under the account @baznasindonesia, incorporating Augmented Reality features. This allows users to scan any BAZNAS logo they encounter, which then displays various service menu options leading to zakat payment.

²⁹ Ahmad Sugandi and Oneng Nurul Bariyah, "Analisis Pengembangan Distribusi Zakat Dan Kriteria Mustahik Di Lazismu Bekasi," *Jurnal Impresi Indonesia* 1, no. 11 (November 10, 2022): 1117–1119, accessed January 24, 2023, <https://jii.rivierapublishing.id/index.php/jii/article/view/610/295>.

Currently, BAZNAS, in accordance with the MUI's direction and the government, has opened an online zakat fitrah service, namely on the web baznas.go.id/zakatfitrah, Kitabisa at kitabisa.com/zakatfitrah, Tokopedia at bit.ly/zakat-fitrh-tokopedia, and Shopee at bit.ly/zakat-fitrh-shopee, allowing people to fulfil zakat obligations through BAZNAS.

E-wallet platforms like OVO and DANA have implemented strategies to promote digital zakat during Ramadan. DANA, in particular, leverages the month's association with generosity by encouraging its users to pay zakat through its app. Additionally, users can make charitable contributions directly via the DANA digital wallet. DANA also facilitates zakat fitrah payments through Dompot Dhuafa, making it easier for users to fulfil their obligations.

The challenging times have made it easier for the public to pay zakat, thereby expanding the reach and distribution of zakat, increasing public trust, and enhancing widespread understanding of zakat. However, it is important to remember that the digitalisation of zakat is a powerful tool that showcases the integrity of zakat contributions and the role of amil zakat institutions. Despite its benefits, there are challenges in accumulating zakat funds. The low collection rate of digital zakat is due to several factors, including a lack of awareness among *muzakkī* about digital zakat platforms and processes. People who currently understand this pessimistic situation use automated systems to pay zakat.

Advancements in technology have simplified zakat payments for *muzakkī*. However, there are challenges in collecting zakat funds digitally. One major issue is the lack of awareness among *muzakkī* about digital zakat distribution methods. Additionally, even those who are informed about digital zakat often do not fully utilize these platforms for their contributions.

Another problem that is a factor causing digital payments is the low quality of internet connection in rural areas, making it difficult to deliver the outreach programme

of zakat. In addition, cyber crimes are still rampant, such as system tampering, hacking of electronic systems, data manipulation, data theft, illegal access, and, most recently, online fraud. Alternative strategies that are a priority in optimising digital zakat include the following:³⁰

1. Passing digital zakat law
2. Improving human resource capabilities in Zakat Management Organisations in the field of digitalisation
3. Information technology infrastructure mapping
4. Increasing public awareness of zakat
5. Synergising the Zakat Management Agency, the community and the government

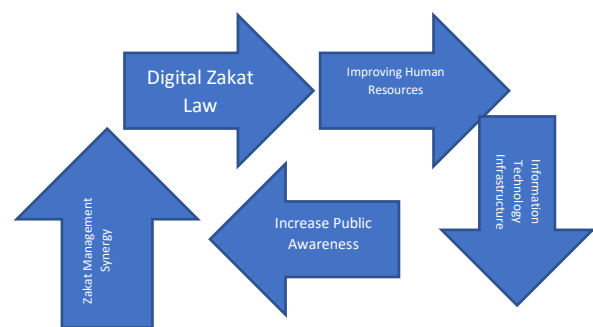


Figure 1. Strategies for Enhancing Digital Zakat Management

Figure 1 outlines strategies to enhance digital zakat management, including the enactment of digital zakat laws, the improvement of human resources capabilities in zakat organizations, and IT infrastructure mapping. Additionally, it addresses increasing public awareness of zakat and fostering synergy between zakat management agencies, the community, and the government.

Digital zakat has the potential to significantly enhance the efficiency and reach of zakat collection on an ongoing basis, positively impacting future outreach programmes. By expanding the adoption of

³⁰ Universitas Islam et al., "Digital-Based Information System of Zakat Management in Indonesia: Strategies for Increasing Revenue in Fiqh Muamalah Perspectives," *Samarah: Jurnal Hukum Keluarga dan Hukum Islam* 6, no. 2 (October 15, 2022): 216–221, accessed January 24, 2023, <https://jurnal-ar-raniry.ac.id/index.php/samarah/article/view/11960>.

digital technology across all societal levels, the amount of zakat collected can be increased. High-quality outreach programmes can boost zakat collection, promoting economic equity and improving public welfare. Greater social awareness will positively influence poverty alleviation, ensure fair distribution of zakat, and reduce crime rates in Indonesia by addressing unemployment issues.

Conclusion

The distribution of zakat (*mashârif al-zakât*) is addressed to those entitled to receive it (*al-mustahaqûn laha*). To convey zakat appropriately calls for explicit expertise of fiqh, dependent absolutely upon the contentions contained in sharia texts, which may be investigated through an etymological strategy (*al-qowâid al-lughawiyyah*) as well as an objective sharia approach (*maqâshid asy-syarî'ah*).

The collection of zakat funds by national amil zakat agencies and institutions in Indonesia is increasingly varied according to the times and technology. Apart from using simple methods such as depositing *muzakkî* directly to existing zakat bodies and institutions, BAZ and LAZ are developing other alternatives such as zakat pick-up services, online payments, through ATMs, or through a payroll system for easier zakat payment application and fulfilment of the needs of *muzakkî*.

Credit Authorship Contribution

Mu'adil Faizin: Conceptualization, Writing - Original Draft, and supervision.
Suud Sarim Karimullah: Methodology, Formal analysis, and Writing - Review & Editing.
Bhismoadi Tri Wahyu Faizal: resources, and Writing - Review & Editing.
Ihsan Helmi Lubis: Conceptualization and Formal Analysis.

Declaration of Competing Interest

The authors declare no competing interests related to this study. There are no financial or personal conflicts of interest.

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