

Revitalization of The Collection of Zakat Funds in Indonesia: An Explanation from Yusuf Al-Qaradawi's Fiqh Al-Zakah

Akmal Ihsan^{1*}, Armi Agustar², Aziz Muslim³, & Muhammad Adnan Azzaki³

¹ Department of Sharia Economics (Master), Universitas Islam Negeri Sunan Kalijaga, Yogyakarta, Indonesia

² Department of Sharia Sciences (Master), Universitas Islam Negeri Sunan Kalijaga, Yogyakarta, Indonesia

³ Department of Islamic Studies (Doctor), Universitas Islam Negeri Sunan Kalijaga, Yogyakarta, Indonesia

Article Info

Article history:

Received: December 13, 2022

Revised: December 29, 2022

Accepted: December 30, 2022

Published: December 31, 2022

JEL Classification Code:

G11, G14, G23

Author's email:

akmalihsan13@gmail.com

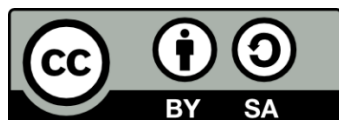
21203011035@student.uin-suka.ac.id

aziz.muslim@uin-suka.ac.id

adnanazzaki96@gmail.com

DOI:

10.20885/jielariba.vol8.iss2.art10



Abstract

This study analyzes the government's role in collecting zakat funds in Indonesia based on Yusuf Qaradawi's thought in his Fiqh al-Zakah. The study uses descriptive qualitative method with a case study approach. Government policies in collecting zakat funds need to be revitalized because the results obtained are still far from the set targets. The government must issue new policies so that the efficient collection of zakat can help the country and achieve benefits of its people. To achieve this goal, Yusuf Qardhawi offers several policies for the government, evaluating the amendments to zakat management regulations. In the book of fiqh al-zakah, Yusuf Qardhawi emphasizes that the government not only focuses on voluntary zakat but also pays attention to paying zakat physically and mentally. The government must collect zakat from material (al-a'yan) owned by Muslims. Furthermore, the government must also deduct or collect zakat directly from the savings of the Muslim community in banks if they have reached the nisab and haul. This is done to achieve the potential target of zakat in Indonesia. In addition, the government also helps people to abort their obligations as Muslims. With this policy, Yusuf Qardhawi believes that the collection of zakat can run well and efficiently so that it has a real impact on the nation in general and Muslims.

Keywords: Fiqh al-Zakah; Role of Government; Yusuf al-Qaradawi; Zakat

INTRODUCTION

Poor fundraising makes the totality of this instrument not optimal (Razali, Febriansyah, & Darni, 2019). The assumption of zakat as a path to prosperity is just wishful thinking. Quoted from the [databoks](#), Kusnandar explained that zakat should be the heart of the largest income in Indonesia, because it is relevant to the volume of the Muslim population of 236.53 million people or around 86.88%.

With a Muslim majority, the income opportunities from zakat instruments are very large. The results of zakat funds can be distributed in various fields, so that the implications can be felt by the community in real terms (Suprayitno, 2020). Actually, zakat has important and significant economic characteristics and impacts and is in demand by the community if it is applied systematically, especially a comprehensive rule-based economy and the spirit of Islam (Adib, 2017). Among them are being able to alleviate poverty, increase income distribution and social security, as well as allocative efficiency, so that it can stimulate growth. However, this implication cannot be achieved if the policy is not evaluated

Nurlaelawati (2010) in *researcher explains* that this implication can be realized by adopting the zakat system offered by Yusuf Qaradawi. He emphasized that the government does not only focus on voluntary zakat which only fulfills the minimum needs of life. But far from that, zakat should be the answer to cover all people's livelihood needs. Although most of Indonesia's income is generated from taxes, Yusuf Qardhawi emphasized that zakat must still go hand in hand with taxes, so that welfare is relatively easy to achieve (Qardhawi, 2010). By using a literature study, this paper focuses on the zakat collection system for the government according to Yusuf Qardhawi's view in the qitab of *fiqh al-zakah*.

LITERATURE REVIEW

The Meaning of Zakah

The word zakat epistemologically is الزكاة which has a root word that refers to the meaning of النمی (*al-numuw*) and الزيادة (*al-ziyadah*) which means to grow and develop. Sometimes it is used with the meaning الطهارة (*al-taharah*) which means holy and البركة (*al-barakah*) which means blessing or added goodness (Al-Jaziri, 1990).

Zakat contains the meaning of growing and developing because with zakat it is expected that one's wealth will continue to grow and increase, both in the real form in the world and in the hereafter (Mujahidin, 2013). Zakat is also imposed on assets that have the potential to be developed. Zakat in a sacred sense is cleaning oneself, soul and property. A person who pays Zakat is a cleanser of a dirty heart and soul, cleansed his wealth from the rights of others. Meanwhile, zakat in the sense of blessing is Wealth is believed to always increase if the zakat is routinely issued even though quantitatively the amount is reduced (Rozalinda, 2014).

Zakat is one of the main worships that is the obligation of every individual (*mukallaf*) to issue the property according to the rules that apply in zakat itself. In Islam itself, zakat is the third pillar, so it is a very important teaching for Muslims (Aristoni, 2021). Be it zakat fitrah or zakat mal, the law must be for Muslims who have met the requirements, then distributed to certain institutions or individuals who fall into the eight groups stipulated by the Qur'an.

Yusuf Al-Qaradawi stated that the definition of zakat is a certain part of the property owned which Allah has required to be given to mustahiqqin. Zakat is always given in the form of financial assets, whether in the form of cash, crops, agricultural products, gold, or silver that is hoarded (Fathullah, 2018).

Legal Basis of Zakah

Al-Qur'an

In the Qur'an it has been mentioned 30 times related to the obligation to pay zakat, twenty-seven times juxtaposed with the verse to establish prayer, in other words Allah mentions the obligation to establish prayer along with the obligation to pay zakat. As mentioned in Surah al-Baqarah verse 43:

وَأَقِيمُوا الصَّلَاةَ وَآتُوا الزَّكَاةَ وَارْكَعُوا مَعَ الرَّاكِعِينَ

Meaning: "and establish prayer, pay zakat and bow with those who bow" (Qs. Al-Baqarah: 43).

The law of origin of the commandment is obligatory. Because zakat is commanded by Allah through His word in the holy book Al-Quran, zakat is an obligation. Every obligatory case will have implications for rewarding those who carry it out and bearing sins and punishments for the punishment of the hereafter for those who leave it (Adib, 2017).

In addition, zakat is also ordered to be managed collectively for the government. In line with Allah's command in Surah At-Taubah verse 103:

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

Meaning: "Take zakat from some of their property, with zakat you clean and purify them and pray for them. Verily, your prayer (becomes) peace of soul for them. And Allah is All-Hearing, All-Knowing" (Qs. At-Taubah: 103).

Zakat must be managed by the government collectively. Because the benefits of zakat are very broad and consumptive in nature, zakat must be used as best as possible, such as helping to solve poverty, empowerment in the fields of health and education, and many other benefits.

Hadith

Hadith related to zakat narrated by Bukhari and Muslim that:

"From Ibn Abbas RA, the Prophet Muhammad SAW had sent Mu'az to Yemen and he said to invite them to the acknowledgment that there is no god but Allah and that I am the Messenger of Allah, so if they have obeyed this, then inform them that Allah has made it mandatory for them to pray five times a day and night, then if they have obeyed this, then also inform them that Allah has made zakat obligatory on them, which is collected from them. rich people and given to their poor people" (Januardi, 2018).

This hadith makes it clear that in addition to prayer, zakat worship is also a worship crucial and must be carried out by a Muslim. Because zakat has a tremendous impact, both from the giver of zakat (as a treasurer) and for the recipient of zakah (benefit).

National Law

On September 23, 1999, the Indonesian nation had a law in the form of Law No. 38/1999 on Zakat Management, the implementation, and technical guidelines of which were regulated in accordance government of regulation number 581/1999 which has been revised rule number 373 of 2003 and the Decree of the Director-General of Community Guidance Number D-29 of 2000. In its development, the Zakat Law was further refined, namely the management of zakat based on Law Number 23 of 2011.

With the issuance of laws and regulations on zakat management, the Indonesian nation is one step ahead in increasing public awareness in the payment and service of zakat worship, especially for Muslims, because zakat is a regulation that Allah deliberately designed which is intended for people who can afford to those in need with the aim of providing the benefit of mankind. With good management (professional, trustworthy, transparent, and responsible), Zakat is believed to be able to help the welfare of society, especially poverty alleviation and eradication of social inequality (Widyatama, Baso, & Haq, 2020).

Management of Zakat in Indonesia

The management of zakat for Muslims in Indonesia is regulated by the government based on regulations issued by the President number 8 of 2001 and law number 38 of 1999. This regulation establishes an institution tasked with overseeing the management of zakat at the national level called BAZNAS (National Amil Zakat Agency, 2021).

However, the above regulations only regulate sanctions for zakat managers who neglect their duties. But unfortunately, BAZNAS does not have the authority and law to force the muzakki to distribute their zakat, but only as an appeal or waiting for the awareness of the muzakki in carrying out their obligations (Adawiyah, 2022).

This fact is certainly contradictory to the efforts to collect zakat funds that were practiced in the early days of Islamic government. Where is Prophet Muhammad SAW. strongly condemns and always insists for muzakki to issue their zakat. Even Caliph Abu Bakr as-Siddiq firmly declared war on muzakki who did not pay zakat (Rosadi & Athoillah, 2016). For this reason, with the authority from the government to muzakki, it is possible for zakat fund collectors to be more optimal.

RESEARCH METHODS

This study uses a type of qualitative research with a literature study approach. Where the author examines an existing problem and then contextualizes it with the concept of Yusuf Al-Qardhawi contained in one of his works, namely the book *fiqh al-zakah*.

RESULTS AND DISCUSSION

The concept of Zakat Yusuf Al-Qaradawi

Yusuf Qardhawi is an Islamic figure who is famous for his knowledge of zakat. He is considered one of the most influential thinkers because of his knowledge, jihad, and da'wah. As a popular writer, Yusuf Qardhawi has several works, namely *Fiqh al-Zakah*, *Al-Halal wa Al-Haram*

fi Al-Islam, Al-Hulul Al-Mustauradah wa Kaifa Jannat 'ala Ummatina, Haqiqah Al-Tawhid, Al-Tawakkal, and many others (Qardhawi, 2010).

Nurlaelawati (2010) revealed that the most complete work on zakat is in the fiqh al-zakah book. The well-known Pakistani writer and activist Abu al-A'la al-Mawdudi commented on this book by saying that Yusuf Qardhawi's work on fiqh al-zakah is a work of Islamic jurisprudence. According to Qardhawi, zakat does not only mean something that is holy, grows, and develops (*zaka al-shay*), but also zaka fulan, which means a person develops and deserves (*salah*) (Qardhawi, 2010). Growth and purification are not only linked to wealth, but also to those who pay zakat.

Zakat has become a technical term which means giving a certain amount of wealth to people in need (Al-Jaziri, 1990). In this section, there are several different views from various schools of thought in defining zakat. They do agree, however, that zakat means the act of fulfilling obligations that are fixed and which concern one's property (Al-Zuhayli Wahbah, 2011). For Qardhawi, zakat applies to a fixed amount of property owned by Allah determined for the right owner (Qardhawi, 2010).

Zakat is obligatory on someone who has assets that are more than the nisab and haul. Ownership itself in Islam refers to al-milk, which is different from al-mal. Al-mal which literally means 'wealth' or 'property' is defined in different ways. The Shafi'i, Maliki, and Hanbali argue that al-mal includes results (*al-manafi'*) and matter (*al-a'yan*). Different from them, Hanafia stated that al-mal only includes material, because only material can be owned and utilized. Thus, in Hanafi's opinion, the results obtained cannot be considered mal (Al-Jaziri, 1990).

Qaradawi tends to accept the definition of al-mal given by the Hanafis. For Qardhawi the definition given by the Hanafis is the definition closest to the literal meaning of al-mal mentioned in the Arabic dictionary. This definition, according to him, can be related to the principle of the obligation of zakat. He claims that zakat is only applied materially (*al-a'yan*) and not results (*al-manafi'*), because, in his view, the proceeds cannot be stored in the general treasury (*bayt al-mal*) or can it be distributed to mustahiq. Qardhawi has clearly defined al-mal as a form of zakat obligation that can only be imposed on material owned by a Muslim (Qardhawi, 2010).

Furthermore, zakat is not only aimed at fulfilling the baitul maal and helping the weak from a more severe fall. But the main goal is for humans to be of higher value than wealth so that humans become the masters of wealth, not slaves. Thus, the purpose of zakat to the giver is the same as its importance to the recipient (Qardhawi, 2010). So, the concept of zakat from Yusuf Qardhawi is seen from the material owned by a Muslim. Because according to him only material can be owned and used.

The goals and impacts for the giver of zakat or muzakki according to Qardhawi (2010) in the book of fiqh al-zakah are:

1. Zakat purifies the soul from miserliness. Zakat that is issued because of obedience to Allah will purify the soul (9:103) from all impurities and sins, and especially the dirty nature of miserliness. This miserly disease has become human nature (17:100; 70:19), which was also warned by Rasulullah SAW as a disease that can damage humans (HR Thabrani), and a disease that can break the ties of brotherhood (HR Abu Daud and

Nasai). So how happy is the person who can get rid of stinginess. "Whoever is kept from being stingy, they are the lucky ones" (59:9; 64:16). Zakat that purifies from miserliness is determined by its generosity and joy when spending wealth solely for the sake of Allah. Zakat which purifies the soul also functions to free the human soul from dependence and submission to property and from the accident of worshipping property.

2. Zakat educates infaq and giving. Giving and giving are morals that are highly praised in the Qur'an, which are always associated with faith and piety (2:1-3; 42:36-38; 3:134; 3:17; 51:15-19; 92:1-21) People who are educated to be ready to spend their wealth as proof of love for their brothers in the context of the benefit of the ummah, of course, will be very far from wanting to take other people's property by looting and stealing (also corruption).
3. Good character. When humans are pure from miserliness and miserliness and are ready to give and donate, then he has brought his morality closer to the morality of Allah, the Most Gracious, Most Merciful, and Most Giving.
4. Zakat is proof of gratitude for the wealth given by Allah.
5. Zakat heals from a dirty heart due to excessive love for the world. Is an endless circle; Efforts to get wealth, gain power, get deliciousness, try to get more wealth, and so on. Islamic law breaks the circle by obliging zakat so that the lust of the devil's circle is blocked. If Allah grants wealth accompanied by trials/slander (21:35; 64:15; 89:15) then zakat trains the Muslim to match the slander of wealth and slander of the world.
6. Zakat develops inner wealth The practice of zakat encourages people to eliminate egoism, eliminates the weakness of their soul, on the contrary, it creates a great spirit and fosters feelings of optimism.
7. Zakat attracts sympathy/love. Zakat will create a sense of love for the weak and the poor for the rich. Zakat dissolves the envy of the poor who can threaten the rich with There is gratitude from the poor who are wrapped in prayer.
8. Zakat is an alternative in purifying oneself from the mixing of other people's rights, in this case it does not come from illicit assets.
9. By issuing zakat regularly, it makes him richer, because God will replace the wealth, he has spent manifold (34:39; 2:268). There is no worry that wealth will be reduced by zakat.

Implementation of Yusuf Qardhawi Zakat Management in Indonesia

In the pillars of Islam, zakat is one of the pillars that must be carried out for Muslims who have more assets or have reached the nisab and haul. Zakat collection for the Muslim community is exempted by the Indonesian government because it has many benefits, such as the welfare of the community. The freedom to collect taxes is in accordance with the regulations issued by the government in Article 29 of the 1945 Constitution, the legal editor of which guarantees the independence of every resident to practice worship based on his religion and belief (Adib, 2017).

According to Mohammad Daud Ali, Islamic law in Indonesia applies normatively and formally juridically. In normative law, Islam has social sanctions if the rules are

violated. There are sanctions that are accepted in this world and some in the hereafter. The strength of the social sanctions in question depends on the strength and weakness of the awareness of Muslims about the normative norms of Islamic law. There are many Islamic laws that apply normatively in Indonesia, one of which is zakat worship. Due to its nature, Islamic law places great emphasis on the awareness of the faith of Muslims themselves (Rohidin, 2019).

It is very unfortunate if the collection of zakat in Indonesia is not realized properly, even though the potential is very large. Based on data and facts that occur in the field, there are many Muslim residents who leave their zakat obligations (Siregar et al., 2021). Whereas as a Muslim, it is an act of worship that must be done as a cleaner for the property owned. Furthermore, the potential of zakat in Indonesia should not be underestimated. For this reason, the government should revitalize policies, so that zakat collection in Indonesia is more effective, and has a real impact on the country in general and especially for the Muslim people.

Adopting the thoughts of Yusuf Qardhawi, the Indonesian government has the right and obligation to manage zakat properly. The government does not only focus on voluntary zakat, but also must collect zakat from physical and spiritual assets. Namely the material owned by the Muslim population produced by zakat from professions, agriculture, plantations, and livestock. In addition, the government must also directly issue zakat from savings in banks owned by Muslim people (Qardhawi, 2010). But the question is what if the amount of Muslim savings is not known by the government? Yusuf Qaradawi revealed that the zakat responsibility does not fall from the owner of the property. This is a definite matter (*qath'i*), in which there is no difference of opinion. It is obligatory for the owner of the property to issue it himself to his mustahiq, because zakat is definite worship and religious obligation. The awareness of property owners also needs to be considered in order to assist the government in realizing prosperity.

CONCLUSION

Efficiency in zakat management in Indonesia depends on the agency or agency appointed by the government itself, namely BAZNAS. Namely, the government must evaluate policies in terms of collecting zakat in Indonesia, because it is felt that this has not been implemented properly and is even far from the specified target.

By adopting the idea Yusuf Qaradawi, the government stressed to not focus on voluntary charity, but *seacara Zahir* and *inner* also need to be considered. The government is given direct authority to collect property owned by Muslims such as professional zakat, agriculture, plantations, gold, silver, and the like. Likewise, with the amount of savings owned by the Muslim community in the bank, the government is also obliged to cut zakat if the savings owned by the Muslim community have reached the *nisab* and *haul*.

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