

## OPTIMIZING ZAKAT MANAGEMENT IN NATIONAL ECONOMIC RECOVERY IN CENTRAL KALIMANTAN

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### Abstract

*This research is motivated by the efforts made by the National Zakat Agency (Baznas) to manage zakat productively to achieve economic prosperity. Zakat funds at Baznas are quite substantial, both at the Regency/City, Provincial, and National levels. If these zakat funds are only distributed for consumption to those entitled to receive them, poverty will certainly never be minimized, let alone eliminated. As long as zakat funds are only distributed for consumption, the objectives of the zakat mandate will never be achieved. The focus of this research is to delve deeper into the strategic steps taken by Baznas to optimize national economic recovery, particularly in Central Kalimantan. This research is empirical (file research), examined using a socio-legal approach to provide a more holistic view of legal phenomena in society. The results of this study indicate that zakat management in Central Kalimantan itself in supporting national economic recovery is divided into two methods. First, zakat management remains classical, primarily for consumption, aimed at meeting the basic needs of those entitled to receive it, such as basic necessities and the Baznas (National Zakat Agency) housing renovation program. Second, zakat is managed productively each year to ensure continued growth, although it does not yet utilize a revolving fund system that could provide additional capital for productive businesses. Optimizing this system is expected to achieve prosperity, well-being, and social justice.*

**Keywords:** Optimization, Zakat Management, Economic Recovery.

### Abstrak

*Penelitian ini dilatarbelakangi dengan adanya upaya yang dilakukan oleh lembaga Baznas dalam pengelolaan zakat secara produktif demi terwujudnya kesejahteraan ekonomi. Dana zakat yang ada di Baznas cukup besar, baik di tingkat Kabupaten/Kota, Provinsi maupun nasional. Jika dana zakat ini hanya diberikan dalam bentuk konsumtif kepada mereka yang berhak menerima, maka sudah bisa dipastikan kemiskinan tidak akan pernah bisa diminimalisir, apalagi dihilangkan. Selama dana zakat hanya diberikan secara konsumtif, selama itu juga tujuan perintah zakat tidak akan pernah bisa tercapai. Fokus dalam penelitian ini ingin menelisik lebih dalam terhadap langkah-langkah strategis yang dilakukan Baznas dalam meningkatkan optimalisasi pemulihan ekonomi secara nasional, khususnya yang ada di Kalimantan Tengah. Adapun jenis penelitian ini bersifat empiris (file research), yang dikaji dengan pendekatan sosio-legal dalam memberikan pandangan yang lebih holistik atas fenomena hukum yang ada di masyarakat. Hasil penelitian ini menunjukkan, bahwa pengelolaan zakat yang ada di Kalimantan Tengah sendiri dalam membantu pemulihan ekonomi nasional terbagi ke dalam dua metode. Pertama, pengelolaan zakat masih bersifat klasik, yaitu konsumtif untuk memenuhi kebutuhan dasar mustahiq seperti sembako dan program bedah rumah oleh Baznas. Kedua, zakat dikelola secara produktif setiap tahun agar terus berkembang, meski belum menggunakan sistem dana bergulir yang dapat menjadi tambahan modal usaha produktif. Optimalisasi sistem ini diharapkan mewujudkan kesejahteraan, kemakmuran, dan keadilan sosial.*

**Kata Kunci:** Optimalisasi; Pengelolaan Zakat; Pemulihan Ekonomi.



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## INTRODUCTION

Zakat is one way to provide social security to the underprivileged and impoverished. Islam does not teach any social gap between the rich and the poor, or between the wealthy and the underprivileged. Muslims are expected to fulfill their primary needs, including secondary and tertiary needs, through diligent effort and hard work. However, if they are unable to do so, the community must assist and provide for them. They must be cared for and not left to suffer deprivation, hunger, or lack of clothing or shelter.<sup>1</sup> Therefore, zakat is an institution aimed at helping Muslims overcome hardships. This is emphasized in the Quran:

حُذِّ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا وَصَلَّ عَلَيْهِمْ إِنَّ صَلَاتَكَ سَكَنٌ لَهُمْ وَاللَّهُ سَمِيعٌ عَلِيمٌ ١٠٣ “<sup>2</sup>

It means: Take zakat from their wealth, to cleanse and purify them, and pray for them. Indeed, your prayer (grows) peace of mind for them. Allah is All-Hearing, All-Knowing.<sup>3</sup>

The word "khudz" in the verse, which means to take, is interpreted as an order from an authority figure such as an imam, judge, caliph, or government. In Indonesia, this authority figure, as stipulated in Law Number 23 of 2011 concerning Zakat Management, is represented by an intermediary institution (amil), namely the Zakat Amil Agency (BAZ), established by the government, and the Zakat Amil Institution, established by the community and subsequently confirmed by the government.<sup>4</sup> This was emphasized by Al-Ghazali when discussing wealth (zakat) regarding how to collect, manage and distribute it, arguing that the management of zakat assets must be handled by a special institution ('amilin) that is independent and far from government and judge (court) interference. He also requires professionalism of the manager and his in-depth knowledge of the characteristics of zakat targets and their needs. Meanwhile, Ibn Taymiyyah argued that assets (including zakat) are included in state assets and part of the Islamic monetary and social system, so the management mechanism is needed the same as other state assets such as ghanimah and fae'. Management must be carried out by an institution that has the authority and coercive power, namely the state.

The zakat collection mechanism will be optimized with the presence of these two zakat institutions. BAZ and LAZ, as professional zakat collection institutions, naturally have well-planned programs, including clearly defined schedules, and remain grounded in sincere worship of Allah SWT.<sup>5</sup> Apart from that, it is certain that 'amil zakat also has various things that can be accounted for like an institution in general, such as documents and data or detailed bookkeeping

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<sup>1</sup>Yusuf Qardhawi, *Hukum Zakat, Bogor*, (Bogor: Litera Antar Nusa, 1993), h.881.

<sup>2</sup>Q.S. At-Taubah [9]: 103.

<sup>3</sup>Departemen Agama Republik Indonesia, *Al-Qur'an Terjemahan*, (Bandung: Syamil Quran, 2010), h. 203.

<sup>4</sup> Pasal 10 Undang-Undang Nomor 23 Tahun 2011 Tentang Pengelolaan Zakat, Lihat Pula A. Qodri Azizy, *Membangun Fondasi Ekonomi Umat* (Yogyakarta: Pustaka Pelajar, 2004), h. 138 .

<sup>5</sup>A. Qodri Azizy, *Membangun Fondasi Ekonomi Umat* (Yogyakarta: Pustaka Pelajar, 2004), h. 44.

regarding the amount of zakat funds received, the muzakki (people who pay zakat), the mustahik, what it is used for, and so on, so that the data they have is accurate and transparent.

After reviewing the various provisions and aspects of Islamic law and positive law outlined above, the author focused his research on the optimization of zakat management by BAZNAS related to economic recovery, particularly in Central Kalimantan, by examining the efforts undertaken in various regencies within the Central Kalimantan zone. Based on an interview with a member of BAZNAS Province,<sup>6</sup> Zakat management has been carried out in the city of Palangka Raya and several districts, for example related to the house renovation program, although it has not been running optimally, and its benefits are not felt by other mustahiq, at least it has made a small contribution to other mustahiq who receive it. This is because, according to information, the zakat collection agency has not been running optimally. One factor that is still widely found is that the form of zakat management in the community is generally independent according to prevailing community traditions, managed independently and distributed independently.

In general, Indonesian Muslims, as is the case in Central Kalimantan, often pay zakat directly to those entitled to receive it, as they feel more confident that their zakat has been received by those entitled to receive it. This is due, in part, to a lack of outreach and education from institutions such as BAZNAS (National Zakat Agency). Furthermore, the public lacks confidence in distributing their zakat through Zakat Management Institutions, as they perceive their management as not being transparent, integrated, and accountable.<sup>7</sup> Zakat management carried out by the Zakat Management Institution has not been widely felt by the community, in fact, what has occurred is that there are deviations in zakat management. Public distrust in the Zakat Management Institution has resulted in suboptimal zakat management, so that zakat, which is a potential Muslim community, has not been able to benefit from improving the welfare of the community. For example, in the Kapuas Regency zone itself, Central Kalimantan province has 342,880 Muslims, only 24,396 people pay zakat through the Kapuas Regency National Zakat Agency, or 7.11% of the total Muslim population. Meanwhile, the remaining 318,484 or 92.89% of the Muslim population has not paid zakat through the Kapuas Regency National Zakat Agency.<sup>8</sup>

To gain a clearer understanding of the research being studied, it is important to first review the results of previous studies related to this study, both theoretically and in terms of their scientific contributions. Several studies, not significantly different from the one being studied,

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<sup>6</sup> Wawancara Kepada Wakil Ketua Baznas Provinsi, pada tanggal...

<sup>7</sup> Informasi dan keterangan Penyelenggara Zakat dan Wakaf Kabupaten Kapuas, tanggal 11 Juli 2023.

<sup>8</sup> Informasi dan Data dari Kantor Kementerian Agama Kabupaten Kapuas, pada tgl, 11 Agustus 2023.

include the dissertation research conducted by M. Djupri in 2016.<sup>9</sup> on Amil Competence and Its Functionalization in Zakat Institutions (Study of the Bengkulu City Zakat Amil Agency). The results of this study explain that the BAZ of Bengkulu City, the Zakat Amils in general do not have academic competence, in addition to the very minimal number, are still far from the ideal number of personnel even though minimally due to not implementing a human resource management system in managing their zakat amil personnel, but only an appointment system by the Mayor from various Departments and Agencies of the Bengkulu City Regional Government. Furthermore, the Dissertation Research written by Sri Kusriyah in 2016,<sup>10</sup> "Legal Politics of Zakat Management as an Instrument for Poverty Alleviation (Study of Zakat Management Policy in Central Java Province)". The results of this study indicate that the legal politics of zakat management in Indonesia are structured on the following foundations; Philosophical foundation, namely the first, second and fifth principles of Pancasila, Legal foundation in the opening of the 1945 Constitution of the Republic of Indonesia, paragraph 4 regarding the state's goal of advancing general welfare and the provisions of Article 32 paragraph (1) of the 1945 Constitution of the Republic of Indonesia, sociological foundation, that zakat is an obligation for Muslims to carry out, and Muslims are the majority of Indonesian citizens.

Then in 2017, a study written by Basyirah Mustarin in the Journal of Jurisprudentie Volume 4 Number 2 December, entitled "The Urgency of Zakat Management for Improving the Community's Economy." The results of this study indicate that large zakat management institutions with dozens of branch units spread throughout Indonesia, for example, such as Rumah Zakat and Dompot Duafa, are considered to have adequately carried out their functions in eliminating poverty and improving the economy of the community in Makassar. However, improvements made by large zakat institutions are still focused only on the areas established by each institution. The economic improvements that have been made are considered quite appropriate, because they have represented areas in Makassar City that have a fairly large poor population. Meanwhile, small zakat institutions (institutions that do not have branches in Indonesia) are still considered unable to handle the eradication of poverty cases in the Makassar region because the amount of funds received by these institutions is very small.<sup>11</sup>

In general, the research presented is research related to zakat management, but specifically it is very different from the focus of the research being studied, namely optimizing

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<sup>9</sup>M. Djupri, "Komptensi Amil Dan Fungsionalisasinya Dalam Kelembagaan Zakat (Studi Terhadap Badan Amil Zakat Kota Bengkulu)" (Disertasi tidak diterbitkan, Pascasarjana UIN Sunan Kalijaga, Yogyakarta, 2016), h. 288-289.

<sup>10</sup> Sri Kusriyah, "Politik Hukum Pengelolaan Zakat Sebagai Instrumen Penanggulangan Kemiskinan (Studi Kebijakan Pengelolaan Zakat Di Provinsi Jawa Tengah)" (Disertasi tidak diterbitkan, Universitas Islam Indonesia Yogyakarta, 2015), h. 452-459.

<sup>11</sup>Basyirah Mustarin, "Urgensi Pengelolaan Zakat Terhadap Peningkatan Perekonomian Masyarakat," *Jurnal Jurisprudentie* Vol.4, no. 2 (2017): h. 94.

zakat management in national economic recovery in Central Kalimantan.

## RESEARCH METHODS

The type of research in this study is sociological juridical, which in other words is a type of sociological legal research and can also be called field research, namely studying the applicable legal provisions and what happens in reality in society.<sup>12</sup> or in other words, it is a study conducted on the actual situation or real conditions that occur in society with the aim of knowing and finding the facts and data needed, after the required data is collected, it then leads to problem identification which ultimately leads to problem solving.<sup>13</sup> As for The method used in this research is content analysis, with the type of empirical legal research and the approach used being socio-legal, which is then analyzed using the maqashid sharia.

## RESULTS AND DISCUSSION

### Problems of Zakat Management

Poverty is a persistent problem affecting society, affecting not only income but also the inability to meet basic daily needs. In this context, poverty is closely linked to limited employment opportunities, low levels of education, and a lack of capital to start a business, which contribute to high unemployment. Poverty is a common problem in developing countries, particularly Indonesia. Therefore, discussing solutions and poverty alleviation strategies is crucial in all countries.<sup>14</sup>

In a socio-economic context, zakat is one indicator that can address the needs of economically disadvantaged communities. According to a 2021 report by the National Zakat Agency (Baznas), zakat collection in Indonesia reached approximately IDR 14 trillion, or 4.28% of the IDR 327 trillion potential zakat in Indonesia. The gap between zakat collection and potential is partly due to a lack of public awareness of the importance of paying zakat through zakat institutions due to a lack of public trust. One indicator of this is the inequity in zakat

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<sup>12</sup> Suharsimi Arikunto, *Prosedur Penelitian Suatu Pendekatan Praktek*, (Jakarta: Rineka Cipta, 2002), h. 126., Lihat juga, [Baudouin Dupret](#), [Michael Lynch](#), dan [Tim Berard](#), *Law at Work: Studies in Legal Ethnomethods: Oxford Studies in Language and Law* (Amerika Serikat: Oxford University Press, 2015).

<sup>13</sup> Bambang Waluyo, *Penelitian Hukum Dalam Praktek*, (Jakarta: Sinar Grafika, 2002), h. 15. Lihat juga, Harold Garfinkel, *Ethnomethodology's Program: Working out Durkheim's Aphorism* (United States of America: Rowman & Littlefield Publishers, Inc., 2002).

<sup>14</sup> Damanhur Damanhur, Ahmad Fauzul Hakim Hasibuan, and Ichsan Ichsan, "Analisis Problematika Pendistribusian Zakat Terhadap Masyarakat Miskin Di Provinsi Aceh," *E-Mabis: Jurnal Ekonomi Manajemen dan Bisnis* 23, no. 1 (September 8, 2022): 168–75, <https://doi.org/10.29103/e-mabis.v23i1.800>.

distribution.<sup>15</sup> A comprehensive study conducted by the World Bank estimates that 1.2 billion people worldwide are below the poverty line due to various factors, particularly in the economic sector.

The word zakat itself is mentioned 32 times in the Quran, and repeated 82 times, thus explaining its position in the interpretation of the Quran, which holds a very important position and role. Furthermore, zakat is a crucial instrument for the Islamic economy and also serves as a foundation for social justice and well-being in society. This reflects the purity of Islamic teachings, which can benefit humanity in addition to fulfilling religious commands and fulfilling God's obligations.<sup>16</sup>

The Quran explains in Surah At-Taubah: 60, that Allah SWT determines those who are entitled to receive zakat. These include: the poor, the needy, zakat collectors, converts to Islam, freed slaves, those in debt, those who are in the service of Allah, and those who are in the service of Allah. Zakat can be distributed effectively if it is distributed effectively to those who are entitled to receive it. The concept of economic justice embodies the principle that humans have equal opportunities to live a decent life, even though in reality, each person has different potential and abilities, whether physical, intellectual, or professional background. One of the important rules in Islamic economics and the distribution of zakat is the concept of justice. Building a fair distribution system for zakat is very urgent, because it is related to the distribution of wealth to the financially weak.<sup>17</sup>

Islam places zakat as a pillar of Islam because zakat has a very fundamental purpose in the economic life of society, namely as an instrument of legal certainty to guarantee the flow of wealth to groups in need (mustahiq) which is useful for maintaining religion (hifdzu al-din), safeguarding property (hifdzu al-mal) and saving human lives (hifdzu al-nafs). The maintenance of religion, property and safety of life is the main basis for the purpose of the zakat law. The characteristic purpose (maqasid) of zakat which is beneficial for the welfare and economic justice, especially mustahiq, is what distinguishes it from other pillars of Islam.

The issue of amil is a priority because many Amil still do not know more deeply about zakat, still need to learn and learn again so that the quality of human resources can be improved, the lack of human resources is actually not a problem in this human resource problem, because it is better to have the necessary number but experts in their respective fields or have the desire and commitment to learn rather than a large number of Baitul Mal human resources but not all of them work well. Then followed by a small portion of performance duties outside of expertise or skills

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<sup>15</sup> Angga Syahputra et al., "Urgensi Keadilan Dalam Penyaluran Zakat di Indonesia," *Jurnal Iqtisaduna* 8, no. 2 (October 27, 2022): 126–35, <https://doi.org/10.24252/iqtisaduna.v8i2.32182>.

<sup>16</sup> Sri Wahyuni Yunus, "Problematika Pembayaran Zakat di Masa Pandemi" 4, no. 1 (2022).

<sup>17</sup> Syahputra et al., "Urgensi Keadilan Dalam Penyaluran Zakat di Indonesia."

by 28%. This is included in the human resource problem because after conducting an in-depth interview with an expert, he mentioned that there are still employees, both experts and not, who come from study programs far away or even outside the world of zakat. Several respondents also agreed to make this problem a second priority after the empowerment period of amil which has not been maximized.<sup>18</sup>

### **Optimizing Zakat Management in Economic Development**

Indonesia is the country with the largest Muslim population in the world. In 2010, the Muslim population reached 209.12 million, or approximately 87% of the total population. By 2020, this figure is projected to reach 229.26 million. Despite Indonesia's high Muslim population, a crucial issue remains: poverty. This persistent problem persists. It's important to recognize that poverty can lead to various social problems, such as crime and social discord.<sup>19</sup> In Islamic teachings, poverty can lead to disbelief. Therefore, as Muslims, we are obligated to pay zakat and perform the Hajj, which cannot be done if we are poor. Poverty cannot be eliminated instantly; it requires a strategy to reduce the poverty rate. As the country with the largest Muslim population in the world, it is imperative to integrate zakat into programs to accelerate poverty reduction.

History records that the effective management of zakat plays a vital role in achieving the glory of the community. Compared to waqf, which must wait for a productive period before being distributed to the community, collected zakat funds must be distributed as quickly as possible to those entitled to receive it. Therefore, zakat management in the past was carried out effectively, thus playing a significant role in alleviating poverty that was eroding the glory of the community. This culminated in the caliphate of Umar ibn Abdul Aziz. In just two years of his reign, from 99-101 AH, he was able to eradicate poverty throughout the Muslim community. Ideal zakat management was exemplified by Umar ibn Abdul Aziz and the previous caliphs. Zakat assets were managed centrally by a single institution directly under the control and supervision of the government. Thus, the collection and distribution of zakat assets were carried out effectively without overlapping, thus playing a significant role in upholding the glory of the community.<sup>20</sup>

With its large Muslim population, Indonesia has the potential to reduce poverty and address social issues, a key issue in national development. Data from the National Zakat Agency (Baznas) indicates that Indonesia's zakat potential reaches Rp 217 trillion. However, Baznas

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<sup>18</sup> Damanhur, Hasibuan, and Ichsan, "Analisis Problematika Pendistribusian Zakat Terhadap Masyarakat Miskin Di Provinsi Aceh."

<sup>19</sup> Lina Lutfiana, "Konsepsi Zakat sebagai Pemecahan Problematika Sosial," 2020.

<sup>20</sup> Muhammad Muhsin Afwan and Andri, "Optimalisasi Pengelolaan Zakat di Indonesia melalui Penerapan Teknologi Mutakhir," *Jurnal An-Nahl* 9, no. 2 (December 10, 2022): 72–79, <https://doi.org/10.54576/annah.v9i2.56>.

reports that of this enormous zakat potential, only Rp 450 billion was collected and managed by the institution in 2007. In 2013, this figure increased to Rp 2.73 trillion, representing only about 1% of the total collected over six years. Furthermore, in 2019, the Director of Distribution and Empowerment of Baznas reported that the zakat potential reached Rp 233.8 trillion, with only about 83.7% of this total realized. This demonstrates a significant gap between zakat potential and its realization. It is well known that managing zakat funds can be a solution to address social problems in society.<sup>21</sup>

Unfortunately, zakat management in Indonesia still lags far behind the brilliance of Umar bin Abdul Aziz. According to a report by the National Zakat Agency (BAZNAS), zakat funds collected in 2021 totaled 71.4 trillion rupiah. However, the number of people living below the poverty line remains substantial: 26.5 million people, equivalent to 9.71% of the total Indonesian population, a figure that is highly concerning considering the enormous potential of zakat funds if collected optimally and managed effectively.<sup>22</sup>

The command to pay zakat teaches Muslims to have empathy for their fellow Muslims. The hardships and hardships experienced by a Muslim are the hardships experienced by all Muslims, so every Muslim who is able is obligated to extend a helping hand to those experiencing hardship. For the example of a Muslim and another Muslim is like a building, each supporting the other to keep it standing firmly. As the Prophet Muhammad (peace be upon him) stated in the following hadith:

المؤمن للمؤمن كالبنيان يشد بعضه بعضا

“The believers and their fellow believers are like a building, one part of which strengthens the other part.”<sup>23</sup>

Regarding the distribution of zakat funds, scholars differ in their opinions regarding the distribution of zakat to the eight ashnaf. The majority of scholars from the Hanafi, Maliki, and Hanbali schools of thought allow amils as administrators to select some of the ashnaf (groups) of zakat to receive zakat based on considerations of benefit. In fact, if the amil sees benefit in distributing zakat to only one ashnaf, it is permissible. Meanwhile, among Shafi'i scholars, the view is that zakat assets must be distributed to all existing ashnaf. This is because the allocation of zakat funds to the eight ashnaf has been determined in the Qur'an, so the collected zakat assets are their right that must be distributed. If an amil then does not distribute it to all ashnaf, then the amil

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<sup>21</sup> Lutfiana, “Konsepsi Zakat sebagai Pemecahan Problematika Sosial.”

<sup>22</sup> Afwan and Andri, “Optimalisasi Pengelolaan Zakat di Indonesia melalui Penerapan Teknologi Mutakhir.”

<sup>23</sup> Muhammad bin Al-Hajjaj, Shahih Muslim, Dar at- Thaibah No. 4684.



is considered to have wronged the rights of the mustahik (zakat recipients). The inclusion of amils as asnaf zakat shows that the presence of zakat administrators is a necessity. This aims to ensure that the distribution of zakat is right on target for the mustahik as stated in QS At-Taubah, 9: 60. Therefore, Allah SWT gives direct rewards to the amil by giving him a portion of the zakat assets collected by the zakat amil.<sup>24</sup>

Epistemologically, zakat management through government and community institutions is still considered ineffective. Zakat management through the government and community still triggers overlapping zakat management, accountability issues, trust issues, and is still not optimal in capturing the vast zakat funds. Based on this, zakat management after the establishment of the Zakat Management Law has not been able to realize the objectives of the zakat law, namely as a sharia economic instrument, especially in alleviating the poverty and deprivation of Indonesian society. Advocating for the poor and destitute through the utilization of zakat must be based on clear principles and legal construction that defend the interests of mustahiq (the beneficiaries). The formulation of clear principles and legal construction in building economic legal instruments through zakat management organizations is a necessity.

This is in accordance with the principles of ushul fiqh which states:

مَالَا يَنْتَمِ الْوَاجِبُ إِلَّا بِهِ فَهُوَ وَاجِبٌ which means: an obligation that cannot be carried out perfectly except by means (wasilah), then the means (wasilah) are also obligatory to be carried out.<sup>25</sup> Means (wasilah) are the ways or paths leading to achieving legal objectives. According to al-Qurafy, as quoted by HA Djajuli, wasilah are:

The method or tool that conveys the most important goal is the most important tool, and the one that conveys the worst goal is the worst tool, and the one that conveys the middle goal is the middle tool too.<sup>26</sup>

Based on these Islamic principles, the immense importance of zakat as an obligation for Muslims cannot be met through haphazard management. Zakat demands organized, accountable, modern, orderly, and trustworthy management. Therefore, zakat management must be viewed as a noble trust, necessitating the existence of reliable facilities, infrastructure, or institutions. The establishment of zakat management institutions is, of course, as essential as the obligation of zakat itself.

The obligation of zakat is not only related to religious acts of worship, but also a social act related to the wider community. Therefore, in this case, there are two obligations: one to God and one to fellow human beings. Zakat is not an end in itself, but rather a tool to achieve that goal:

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<sup>24</sup> Afwan and Andri, "Optimalisasi Pengelolaan Zakat di Indonesia melalui Penerapan Teknologi Mutakhir."

<sup>25</sup>H. A. Djazuli, *Usul Fiqh: Methodology of Islamic Law*, First Edition, First Printing (Jakarta: PT. Raja Grafindo Persada, 2000), 217.

<sup>26</sup> H. A. Djajuli. 218.

realizing social justice in an effort to eradicate poverty. Zakat is one way to provide social security that Islam has presented. Islam does not want people to be neglected, without food, clothing, and a home for their families. A Muslim is indeed required to fulfill his or her life's needs through effort and hard work. However, if unable, then the community must help and provide for them. They should not be left alone, starving, naked, and homeless.<sup>27</sup>

Zakat management requires productive, active, and creative efforts from the perspective of the *maqasid sharia* (the principles of Islamic law). This is an unavoidable policy for the benefit of the community, the welfare, and prosperity of the poor. This also applies to the theory of modernity regarding the government's role in providing security, comfort, and well-being for its citizens.<sup>28</sup> Any efforts related to zakat in order to achieve the objectives of the zakat mandate, realizing social justice in an effort to alleviate poverty must be carried out. In this case, an example can be given, for example, if referring to the institution, then the National Zakat Agency (BAZNAS) or the Zakat Amil Institution (LAZ) must strive to manage zakat, both zakat mal and zakat fitrah, optimally and productively. Zakat funds in BAZNAS are managed productively first, used in various possible business ventures, so that zakat funds can increase and develop.

If the productive-active-creative efforts are not yet possible to be carried out optimally, then the existing zakat funds are divided into two parts, one part is managed consumptively, and the other part is managed productively-active-creatively. Every year, the zakat funds will continue to increase so that they can be used for additional capital in productive-active-creative efforts, and this is continuously attempted. The profits obtained from these productive-active-creative efforts are distributed to the people who are entitled to receive them, so that the existing zakat fund capital in the first year, for example, remains the same amount, and in the following year the zakat fund capital will increase and be added along with the zakat funds obtained by BAZNAS, and so on from year to year, so that the zakat fund capital is getting bigger, and the possibility of getting profits is also getting bigger. In the next stage, the people who are entitled to receive zakat are increasingly fulfilled and their welfare is achieved, and at the same time BAZNAS has been able to achieve welfare, prosperity and justice for the community as is the purpose of the zakat itself.

The essence of zakat which aims to maintain religion (*hifdzu al-din*), save lives (*hifdzu al-nafs*), and protect the wealth of muzakki (*hifdzu al-mal*) is the main function of zakat to protect humanity from various problems of vulnerability in the economic and social fields. The function of zakat in the economic field places the *maqasid sharia* of zakat as a philosophical foundation in realizing the hierarchy of benefits for mustahiq zakat, especially fulfilling the level of *maslahah*

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<sup>27</sup>Yusuf Qardhawi, *Hukum Zakat, Bogor*. 23-24.

<sup>28</sup> Anne Warfield Rawls, "Durkheim's Theory of Modernity: Self-Regulating Practices as Constitutive Orders of Social and Moral Facts," *Journal of Classical Sociology* 12, no. (2012): 3-4.

dharuriyyat in the form of clothing, food and shelter for the poor and needy.<sup>29</sup> Indigence and poverty according to the Islamic view is a slander in the social and economic fields. What is meant by poverty and poverty is a slander because poverty and poverty in some conditions can change the mentality, personality and character of humans.

### **Contribution of Zakat to National Economic Development**

Properly targeted and equitable management and distribution of zakat can help the poor meet their basic living needs. Even if zakat funds are used to fund small businesses, this can improve their standard of living. Therefore, it is crucial to manage zakat funds appropriately, creatively, and innovatively. By distributing zakat funds to those entitled to receive zakat, one of whom is the poor, the burden of life for the poor, who are part of the eight asnaf, will be lessened by receiving zakat funds. Furthermore, the availability of funds from those with excess wealth to pay zakat strengthens the bond of brotherhood with those less fortunate. Zakat holds a crucial, strategic, and decisive position, both from an Islamic perspective and in helping to improve the welfare of the community. Historically, zakat has been proven to be the most important source of state revenue. Furthermore, zakat plays a significant role in Islamic propagation and can strengthen community solidarity. Historically, Indonesia's vast zakat potential has been managed traditionally, meaning it remains primarily consumerist. Therefore, the potential of zakat has not yet been optimally utilized. Creative and innovative management of zakat funds is expected to contribute without diminishing its essence, and to create economic balance for the community. For example, consider what we know as productive zakat. Research has shown that productive zakat has a positive and significant impact on accelerating income growth for the poor, specifically for those entitled to receive it.

Zakat institutions, specifically zakat managers, contribute to community welfare and the development of micro, small, and medium enterprises. The majority of zakat recipients desire change and move toward a higher socioeconomic status. This can also play a role and be a dominant factor in human development in Indonesia. Furthermore, the inclusion activities carried out by zakat institutions demonstrate a tendency to achieve several SDGs in the coming years. Based on this, the Indonesian government and people, especially Muslims, should pay serious attention to the implementation of zakat institution management. Empirical studies show that zakat institutions' inclusive activities in the social, economic, and financial fields, through zakat distribution in particular, are a pro-poor and highly reliable fiscal system instrument. Therefore, the Indonesian government and relevant stakeholders need to pay serious attention to the activities

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<sup>29</sup> Perwujudan *Maslahah dharuriyyat* seperti menanggulangi kekurangan sandang, pangan dan papan. Sedangkan *masalah hajiyyat* seperti kebutuhan akan kesehatan, keamanan dan pendidikan Yusuf Qaradhawi, *Spektrum Zakat* (Jakarta: Zikrul Media Intelektual, 2010), 24.

of zakat institutions so they can become more effective, efficient, and professional. In the future, zakat institutions will contribute to achieving sustainable development in Indonesia.<sup>30</sup>

The use of zakat funds for productive economic activities is a concept designed to empower zakat recipients to become zakat payers. In other words, their socioeconomic status changes from mustahiq to muzakki. The implementation scheme of this concept is to establish or grow business units within zakat recipients through grants for business capital. Throughout a specific production cycle, zakat recipients also receive technical assistance and guidance from zakat management institutions to ensure the success of their business plans and the permanent source of income for zakat recipients (mustahiq).<sup>31</sup>

As a country with the largest Muslim population in the world, the issue of zakat in Indonesia is not limited to a religious perspective but can also be addressed as a social reality, namely as a national resource that needs to be managed and empowered in a trustworthy and proper manner. This means that zakat is an economic resource that must be managed responsibly and placed as socio-economic capital for efforts to empower the community. According to the Indonesian Zakat Forum, the potential for zakat in Indonesia reaches Rp 300 trillion per year. However, of this large potential, only around Rp 1.8 trillion is achieved annually. In Edi Suharto's perspective, social welfare can be created if three things are met: First, a static condition or state of well-being characterized by the fulfillment of physical, spiritual, and social needs. Second, a dynamic condition, namely the availability of organized businesses or activities to achieve this static condition. Third, the existence of institutions or fields of activity involving social welfare institutions.

Based on the report data obtained from the Central Kalimantan Province BAZNAS information collected in zakat management in 2022, which is more than IDR 15 billion spread across 13 districts in Central Kalimantan. From the districts in Central Kalimantan, the highest zakat fund collection from Baznas South Barito Regency is IDR 634,554,000, then followed by Baznas Palangka Raya City of IDR 611,923,000, West Kotawaringin which is IDR 603,268,453, then Baznas Province IDR 389,760,241. besides that, there are also several districts that are not optimal in collecting zakat funds so that their zakat management also experiences obstacles due to various underlying reasons. From several informants, Baznas members said one of the factors was the lack of socialization and education from the district Baznas itself to the community. This results in less than optimal collection of zakat funds in the district.<sup>32</sup>

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<sup>30</sup> Lutfiana, "Konsepsi Zakat sebagai Pemecahan Problematika Sosial."

<sup>31</sup> Maltuf Fitri, "Pengelolaan Zakat Produktif sebagai Instrumen Peningkatan Kesejahteraan Umat," *Economica: Jurnal Ekonomi Islam* 8, no. 1 (May 31, 2017): 149–73, <https://doi.org/10.21580/economica.2017.8.1.1830>.

<sup>32</sup> Wawancara dengan salah satu anggota Baznas Provinsi Kalimantan Tengah, pada tanggal 9 maret 2023.

Nevertheless, the zakat funds collected by each provincial and district Baznas in each region certainly contribute to the economic development of mustahiq (religious beneficiaries) in meeting their basic needs, including food, clothing, and shelter. Several informants from Baznas stated that they have implemented zakat empowerment efforts in the economic sector to assist the needs of mustahiq, such as conducting house renovation programs, providing educational scholarships for the underprivileged, and providing micro-enterprise capital in the form of carts for the mustahiq to use in running their businesses. However, overall, the management of zakat remains consumptive. Therefore, it has had little impact on the existence of mustahiq in raising their socioeconomic status in society. In fact, the concept of productive zakat can overcome poverty that afflicts mustahiq. If empowered creatively and innovatively, it can transform the status of mustahiq into muzakki (religious beneficiaries). This is the purpose of the zakat law, which is to provide welfare, social justice, and benefits in improving economic development, which aligns with the objectives of the maqasid sharia itself.

Through the concept of zakat, assets which are believed not to come from humans but are entrusted to them by Allah will of course limit and regulate the circulation of assets to be distributed among those entitled to them. Therefore, zakat, infaq and shadaqah are Islamic economic concepts which are based on balance in managing assets. Maqasid sharia in the economic sector which places the utilization of zakat funds according to the axiological framework above is none other than one part of the biggest agenda of the objectives of Islamic sharia as a blessing for all nature (rahmatan lil 'alamin) especially in balancing property ownership for the common good.

The development of zakat funds is productive by utilizing them as business capital to empower recipients economically, enabling the poor to consistently manage and finance their livelihoods. With zakat funds, the poor will receive a steady income, enabling them to grow their businesses, expand their businesses, and set aside some of their income for savings. The development of small and medium enterprises (SMEs) with capital derived from zakat will create employment. This means that unemployment can be reduced. This reduction in unemployment will impact the public's purchasing power for goods and services. This increased purchasing power will be followed by production growth, and this growth in the production sector will be one indicator of economic growth. With this in mind, zakat plays a significant role in human life. Zakat is a driving force that has the potential to provide support to traders or other professions requiring capital that cannot be obtained through other means.<sup>33</sup>

Strategic efforts to make zakat a tool for poverty alleviation continue to be initiated and

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<sup>33</sup> Erliyanti, *Pendistribusian dan Pengelolaan Zakat Produktif Sebagai Pemberdayaan Ekonomi Umat*, Jurnal Warta, Oktober 2019. 111.

implemented by zakat management organizations in Indonesia. This is evidenced by various creative and educational zakat-based training and empowerment programs that are continuously implemented to have a productive impact on zakat distribution. Therefore, the programs implemented in productive zakat management empower communities through productive business activities, such as trade, agriculture, fisheries, and various other productive sectors, which can increase the productivity and economic income of those who mustahik (recipients of zakat), thereby breaking out of the cycle of poverty and ultimately becoming new muzaki (recipients of zakat).<sup>34</sup>

## CONCLUSION

The empowerment and utilization of productive zakat is a necessity that must be carried out to realize the goals of religion. This will achieve the objectives of the zakat mandate for social justice and the common good. Zakat management in Central Kalimantan itself, in supporting the national economic recovery program, is divided into two methods. First, zakat management, which in its application is still classical, namely a consumptive-creative approach to assisting the basic needs of mustahiq (recipients) related to clothing, food, and shelter. This can support their basic needs and living expenses, such as through the provision of basic necessities and the implementation of house renovation programs conducted by Baznas (National Zakat Agency) and the provision of educational scholarships. Second, productive zakat management is conventionally implemented annually, as zakat funds will continue to grow and efforts are ongoing to do so. Although conventional productive zakat fund management still does not utilize a revolving fund system that could be used as additional capital for productive, active, creative, and innovative businesses. So that it can be optimally realized in growing creative economic development that is effective in realizing economic welfare, prosperity and social justice..

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<sup>34</sup> Makhrus, Pengelolaan Zakat Produktif dalam Upaya Pengentasan Kemiskinan di Indonesia, Jurnal Hukum Ekonomi Syariah, Volume 2, No.,1 April 2019. 43.

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